English Translations of

Majmoo'al-Fatawa of Permanent Committee for Scholarly Research and *ifta*' of K.S.A

First Collection

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Portal of the General Presidency of Scholarly Research and *Ifta'* of Kingdom of Saudi Arabia

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In the Name of Allah, the Most Gracious, the Most Merciful

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Discount card at purchase or upon using some services

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Fatwa no. 12429

Q: what is the religious ruling on buying a discount card "Bix"? A memo sent from the chairman of the board of the international Saudi business centre group, stating the objectives and benefits of using the said card, reads:

I would like to inquire about certain business services that we offer, as there are some who doubt that they might entail some unlawful or reprehensible procedures. Accordingly, allow me to explain to your Eminence in detail the kind of services so as to have a clear knowledge in this regard, and as such, you might in your turn give us your Fatwa as to the permissibility, prohibition or reprehensibility of these services. May Allah reward you the best on our behalf!

Your Eminence, after a thorough and extensive study of the commercial markets and prices of commodities as well as the services offered by firms and organizations to the customer, we found that the customer pays a lot, and there is a possibility of finding a means to decrease the customer's expenditure, especially those with a limited income.

Accordingly, we were keen on devising a method that has to do with convincing traders to share this objective with us in a practical way in accordance with the modern era in which we live. This method is a card that is acknowledged by the trader and carried by the customer and we called it "the family economical card",

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and we shortened its name to a commercial one, i.e. Bix. Anyone can afford it because of its economic price which is 150 Riyals; which covers our ordinary expenses. Here is an explanation of its goals, benefits and what it could do for its holders:

First, the objectives: To alleviate the heavy burdens of living for the citizen, resident and visitor to this country and all Arabic and Islamic countries which admit the use of this card at the present time or in the future. Also, it helps the customer to focus on buying

what he actually needs without any kind of extravagance or making negative use of temporary seasonal discounts. Furthermore, it focuses on helping those with a limited income as well as encouraging youngsters to grow up realizing the importance of saving.

Second, the benefits: This card saves effort and the time wasted in searching for the right places to buy from, and that is by making a guide for all the places that could fulfill his needs in addition to providing information about their addresses, and the rate of discount and it is up to the purchaser to choose what suits him. The holder of this card would not require seasonal discounts, as he

enjoys discounts all year long, and if there are any, he could still make use of them. Furthermore, the purchaser is entitled to such discounts during the period that he holds the card and its benefits are available in various Saudi cities and other countries; the purchaser could also benefit from our services in no less than two thousand shops. The subscription is open for all traders without any distinction whatsoever, provided that the trader is committed to alleviating the burdens of living on the customer. The card holder will also save one third of his income per year, and so if we assume that a card holder's income is 3000 Riyals, and his yearly income is 36,000 Riyals, and if his average saving by his using of the card is 30 %, then he would save 10,800 Riyals, and that is in return for his subscription for one year; with a simple subscription which is 150 Riyals.

Third, our commitment towards subscribers: We take the responsibility to supervise and monitor all the shops that are committed to lowering their prices, and solve any problem that the trader might cause to the card holder. Furthermore, we are responsible for paying the percentage of discount if the trader refuses to lower the price as well as providing the subscriber with all the information about any new goods offered during the entire period of his subscription.

This is done through our branches and representatives in various areas where the subscribed shops exist. Finally, we issue a yearly commercial guide for all new shops, as well as their addresses and the rate of discount offered to the card holder.

Your Eminence, this is the whole issue and its details, and I ask Allah, then you to guide us in this regard. May Allah reward you the best on our behalf! May Allah keep you save and protected!

A: It is not permissible to use the said card for the following reasons: **First,** the subscriber must pay fixed fees that amount to 150 Riyals for the company which issues the cards without anything in return. This is a form of eating people's money unjustly. Allah (Exalted be He) says: (O you who believe! Eat not up your property among yourselves unjustly) (Surah Al-Nisa', 4:29). **Second,** the use of the card involves Riba (Usury) if the shop owner refuses to make a discount and the company that issued the cards is forced to compensate the customer for that.

Third, the use of the card has to do with raising feelings of hatred and resentment among shop owners who offer a discount and those who do not, as the goods of the former may well run out while the other goods remain unsold. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Handicapped Identity Card

Fatwa no. 18015

Q: Please, Your Eminence, be advised that we proposed a charitable project of issuing a card for the handicapped people, which is a cheap plastic card that enables its carrier to have a fixed discount from the charitable people who own utilities, hospitals, shops and restaurants. The main part of the subscription fees goes to the account of the Charitable Saudi Institution for Caring for Handicapped Children. This project will be supervised by

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the institution; while the rest of the fees will be spent on the salaries of employees, mail, printing, making the cards and so on.

The institution welcomed the idea, due to the financial support it will provide in shaa'-Allah (if Allah wills), which will help them carry out their humane and charitable aid to a dear category of our society: the handicapped children.

As the institution wants to know the ruling on this, and in order to make all our actions in accordance with the instructions of Shari`ah (Islamic law) and the way of the Messenger of Allah (peace be upon him), we present this issue to you so that we might know your opinion, which we are going to follow in shaa'-Allah.

A: It is impermissible to issue such a card or subscribe to it, as it entails uncertainty and risking the money. The Prophet (peace be upon him) prohibited Gharar (uncertain) sale, because the subscription fees might be more or less than the mentioned discount. It is also known through observation that the discounts promised to the holders of such cards are not real, to the extent that if you bargain with the seller, you might get a larger discount. Thus, it also entails consuming money in an unlawful way.

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Allah (Exalted be He) prohibited this, as He says, ﴾And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.)﴿ If you want to be charitable to the mentioned people, it should be through lawful ways, as Allah is Good and He, therefore, accepts only that which is good.

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the discount card issued by the Chamber of Commerce

Fatwa no. 19114

Praise be to Allah, Alone. Peace and blessings be upon the last Prophet.

The Permanent Committee for Scholarly Research and Ifta' has read the query sent by His Excellency Secretary General of Al-Qasim Chamber of Commerce and Industry to His Honor General Mufti. Query no. (3678), dated 5/7/1417 A.H., referred by the General Secretary to the Council of Senior Scholars:

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In cooperation with an institution, we have marketed a discount card to serve businessmen in the province. We have read the Fatwas that forbid dealing with this type of the card. Here, we want to provide you with the full details pertaining to this card so that you will be able to rule on it. The Chamber of Commerce and Industry in Al-Qasim agreed with an institution to issue an annual discount card for 100 Riyals for members of the chamber and 150 Riyals for non-members. Having agreed with the businesses to set a certain discount rate, the share of the chamber is 20% and the rest goes to the institution. The chamber shall publish a manual that lists all the participating businesses including hotels, stores, restaurants, pharmacies, and clinics and indicate the discount rates and free examination cards offered by some clinics. The institution that issues the card shall not incur any expenses as a result of the discount the purchaser receives.

Some businesses provide discounts on the basic purchase price, and the institution provides marketing and delivery of the card after issuing to the recipient along with a comprehensive manual of participating businesses.

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The issuer of the card (the Chamber and the institution) is not affected by the businesses which incur the discount. However, these businesses provide the discount in return for greater volume of clients and better advertising. Similarly, the owner of the institution wants to list its name in the manual to be visited frequently for the discount, a matter that helps its marketing plan as a kind of publicity. The card is valid for one year and is renewable for the same payment.

The card serves members of the Chamber in Al-Qasim and provides other premium services and advantages for them and the friends of the Chamber who are not members. Among these services is the ability of contacting the information center in the chamber which provides them with the needed information when required. However, promoting this card may only and properly occur with this discount offered by some participating stores. Users of this card as well as participating businesses listed in the manual issued for the members are completely free to subscribe to the card. Moreover, the card provides the advantage of making chargeable advertisements in one page or more in the manual.

We hope that Your Honor will rule on whether this card is permissible or not. If not,

please advise on the permissible action we should take knowing that we have marketed and issued some of them to the recipients, and printed the manual. Your prompt reply will be greatly appreciated as this matter is very important and already in progress.

Having examined the query, the committee answered as follows: It is impermissible to issue or subscribe to the said card for many reasons including: **Firstly,** it involves risk and Gharar sale (uncertain sale). The return of the money paid for using this card is not actual. The card may expire without being used by the carrier or using the full amount of charges paid for it. Allah (Glorified be He) states, ﴾O you who believe! Eat not up your property among yourselves unjustly﴿ **Secondly,** it involves Riba (usury/interest). When the issuer pays the discount rate to the carrier, if the store owner refuses to run the discount, it is an act of the forbidden Riba. Moreover, the discount rate in such case may exceed the charges of issuing the card. There are many real cases where the issuer incurs a fine.

Thirdly, it has many negative impacts including arousing enmity and hatred among participating store owners who offer the discount and those who do not. There is big run on discounted goods, while others vailable in the stores not listed in the guide may result in a loss. **Fourthly,** it presents promotional offers that entice and create feelings of vanity that lead the carrier to more purchasing. As a result, his savings are depleated due the extravagant trend and overconsumption. This card is only a means to more expenses and consumption, not saving. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Teacher coupons

Fatwa no. 19558

Q: What is the ruling on teacher coupons, for which certain fees are charged in order to obtain a discount from some hotels, hospitals, malls, and trade centers?

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A: The teacher coupon as described, for which fees are charged, is impermissible according to Shari`ah (Islamic law), because it involves uncertainty and eating up money unjustly. Accordingly, it is not permissible to issue these cards or deal in them. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Schoolteachers' Guide

Fatwa No. 19630

Praise be to Allah alone. Peace and blessings be upon the last Prophet.

The Permanent Committee for Scholarly Research and Ifta' has read the question submitted to his Eminence, the General Mufty (Islamic scholar qualified to issue legal opinions), from his Excellency the President of Girls' Education. It was referred to the committee from the General Secretariat of the Council of Senior Scholars no. (176), dated 16/4/1418 A.H. The question is as follows:

An advertising agency submitted a request to the General Presidency for Girls' Education to conclude an agreement with the Presidency according to which, the agency shall acquire the right to issue a guide entitled: [Schoolteachers' Guide] which includes

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advertising for a group of companies, organizations, and commercial stores. In return , the agency shall prepare ID cards without pictures for all schoolmistresses and employees of the Presidency throughout the Kingdom. The card holder will receive special discounts upon presenting the card to the companies, organizations, or commercial stores participating in this promotion. I write to your Eminence, May Allah preserve you , to provide me with the legal ruling on this contract where both the publisher and the schoolmistresses benefit according to the above mentioned information.

After the Committee's study of the matter, it replied: this card according to the mentioned system; taking fees in return for it, is Islamically impermissible, as it includes Gharar (uncertain sale) and unlawful earnings in addition to the potential evil of knowing the schoolmistresses' names on the part of those who issue these cards. Therefore, it is impermissible to issue or deal with it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions.

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Various questions about ill-gotten money

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Fatwa no. 7846

Q: Eight years ago, I went to Makkah Al-Mukarramah to perform Hajj. I did not have much information about this obligation. After performing Hajj, I bought a Swiss ring and two little bottles of fragrance. The price of these things was three riyals, but I did not pay for them. After a while, I feared Allah's punishment for this sin.

What should I do in order to acquit myself of punishment? Moreover, I no longer have these things. What should I do to expiate for that? May Allah reward you well!

A: If the reality is as you have mentioned, then you have to give three riyals to this person. But if you can not find him, you have to pay these riyals as a charity on his behalf. If you meet this person, you have to tell him about what you have done. If he is satisfied with what you did, then there will be no blame against you. Otherwise, you have to repay him this sum of money and you will get the reward for the money you have paid as a charity on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 1880

Q: Someone was indebted to another person but denied taking any money and took an oath on that. After the lender died, the borrower wished to repay his inheritors but he thought they would not take the money. What should he do if they refuse? Should he give it in charity on behalf of the deceased? Please give us your Fatwa. May Allah reward you and protect you.

A: This man should seek Allah's Forgiveness and repent to Him from this grievous sin. Then he has to give the right to its rightful owners, even through the ruler. If the inheritors refuse to take the money, he can give it in charity or put it in a charitable project, such as building a Masjid (mosque) on behalf of the money owner. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 11187

Q: I was working in the Northern Province in 1398 AH and I bought a car from an agency for 26,600 riyals. I paid 20,000 riyals and asked for a two month extension for the remaining 6,600 riyals. After the two months elapsed, I had an evil idea not to pay the rest of the money. Later on, my employer moved to

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the Southern Province, but I kept feeling uncomfortable for not paying the remaining money. I was discharged from work in 1405 AH and went to Riyadh to receive my financial dues. Then I traveled directly from Riyadh to the Northern Province to see the agency owner. When I arrived at the agency, I was told that he had closed it and owned a gold shop in the town. I went to town looking for him but I was told that the gold business is owned by his brother while he had a workshop in another street, but he was abroad at the time. I returned to the airport with the money in my pocket and traveled to Jeddah and later to the south. I do not know his exact address and cannot face him, fearing he may be aggressive with me. In the beginning, I was determined to find him and searched for him but I did not find him. Please guide me to the correct action in this regard. May Allah reward you.

A: You can easily get his address from his brother, the owner of the gold shop, whom you mentioned and you must send him the money, even through a bank. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The second question of Fatwa no. 12530

Q 2: A woman gave me a sum of money to keep some of it with me and give the rest to anyone I know to invest it for her. I did not find anyone to invest her money and I could not do it myself due to my work conditions. Then I was in dire need of money and had to spend all the money she left to me without her knowledge. Now I do not know what to do. Please advise me. May Allah reward you the best.

A: You must repay the full amount of money to the woman who entrusted you with it, tell her what you did and ask her to forgive you. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 8048

Q: Fifteen years ago, I was on a journey with many people. We wanted to convert some money and someone asked me to take some money to convert it for him. I did not know his name or address. He gave me 150 Libyan pounds which amounts to 300 Egyptian pounds. Later on, he came to me and demanded his money. By then I had spent the money on my family and did not have any money. I refused to give him

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his money and threatened to beat him then he went away. Now, a very long time after this incident, I feel so much regret that I often cannot sleep because of it. I would like to absolve myself of this sin but I do not know that man or his address and he also does not know my name or address. What should I do with this money? I appreciate your advice. May Allah reward you best!

A: If the reality is as you have mentioned, you have made a mistake and committed a grave sin. You have to repent and seek the forgiveness of Allah (Exalted be He) and make serious attempts to search for the owner of the money. When you find him ask him to forgive you and give him the money. If you do not find him, look for any of his inheritors and give them the money. If you can not find his inheritors, give the money in charity intending to do so on behalf of the owner of the money. Then, if you find him or his inheritors at a later time tell them what happened. If they accept it, that is good. If they do not, give them the money and the reward of the charity will be for you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 12371

Q: A person was in charge of a governmental department. He had some resources that

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he gained illegally. Then, he repented to Allah. What should he do about these things he gained and spent illegally? Moreover, he does not know the amount of these things. How can he acquit himself of this sin? May Allah bless you and grant you a long life with good righteous deeds! May Allah also end your life with righteous deeds. Peace be upon you!

A: He should repay every penny he received to the people to whom money is due if they are still alive. If they are dead, he has to give it to their heirs. If it is impossible to do so in any case, then he has to pay this money as charity on behalf of those to whom money is due.

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The first question of Fatwa no. 11083

Q 1: We are a group of about thirty persons. We have agreed to pay a certain amount of money to meet special needs. Sometimes, half of this number is not present and the other half asks to take the money that has been collected to buy food and slaughtered animals without taking the permission of those who are absent. We want to know, may Allah reward you the best, whether they have this right or not. Those who are absent during the presence of the others are engaged in other work, even though the whole group shares the same dwelling and work.

A: If those who are absent and participate in this so-called fund, do not mind using this money in purchasing slaughtered animals during their absence, then it is permissible. If they refuse and every attendant pays for their food and for their guests' food without making the absent pay for anything, then this is also permissible. Otherwise, it is not permissible. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12423

Q: I used to work in a circus then I moved to work in one of the hotels in Casablanca. It should be noted that before I repented, I used to engage in unlawful practices. I committed grave sins which I hope Allah will forgive. I earned so much money and bought gold jewelry which I wore for adornment. I have around 20,000,000 Centimes worth of gold jewelry. Since I repented to Allah (Glorified and Exalted be He), I have not used them. Now, because I do not have a job, some brothers told me to ask if it is permissible for me to sell my gold jewelry and open a women's clothing store and sell the type of clothing I used to wear in my work. It should be noted that these clothes are indecent and are not even fit to be worn by Muslim women at home. Therefore

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I would like Your Honor to issue a Fatwa in this regard, especially that I am getting older in age and going to marry, Allah willing. The question now is, is it permissible for me to sell some of the gold jewelry and open a small shop. Is it permissible for me to sell some of it and start a jewelry store? May Allah reward you!

A: If you have earned these gold jewels and clothes from unlawful gains, it is not permissible for you to sell them or derive benefit from them. You must return them to their owners, if this is possible. Otherwise, you must get rid of them by spending them on charitable works. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 12228

Q 3: I have owed 150 riyals to someone for four years. I did not repay him. Moreover, he does not know anything about it. If I repay this money to him, he will insult me as he is obscene. What is the ruling in this case?

A: You have to repay the money to the person to whom money is due in a secret way. you will not acquit yourself of this sin except by doing so.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 12869

Q: We work in controlling and watching all kinds of traders' commodities such as fruits, vegetables, canned foods and drinks, etc. since they are brought out of the steamers until they are received by the traders. Our question is: Is it permissible for us to eat from these commodities like some bananas or oranges or to drink some canned juice bearing in mind that we only do so on the spot and do not take any of these things away with us? However, we do not open any new closed boxes. Rather, we only eat out of the boxes that we find open already either by the customs after inspection or that which were opened during being unloaded from steamers. We do our best to eat only very few things. In other words, we are sure that what we eat or drink does not harm the merchant at all because most of the merchants increase one or more extra boxes lest there should be any damage or loss etc. Your Eminence may ask: "Why do they eat from such things?" My colleagues say: "We work while bananas or oranges are in front of us. Workers of companies and drivers of trucks eat such things while neither ourselves nor the traders can prevent them. Rather, some traders open a new box for the workers to eat from." So your Eminence knows the human soul! A person takes a banana, an orange, or some canned juice or milk, or any other commodity to eat or drink may be because of fearing hunger, because of seeing others eating, or because of the temptation of the sight, etc. Does this have any relation to Allah's saying,

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﴾and those employed to collect (the funds)﴿ and thus we do not bear any sin by doing so? We hope that your Eminence will provide us with your beneficial answer. May Allah protect and guide you to what He likes and is pleased with.

A: It is impermissible for you to eat any of the merchants' commodities unless you have the permission of their owner. This is because it is authentically reported that the Prophet (peace be upon him) said, ﴾ the money of a Muslim is not lawful for his brother except by his consent. ﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The first question of Fatwa no. 10608

Q 1: There is a man who used to be a hashish dealer. He made a fortune from this prohibited dealing. He has children, and owns cars, agricultural lands and farms which are the product of drug dealings. As he seeks to make Tawbah (repentance to Allah), he asks what he should do with his wife, money, cars and farms?

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A: he should get rid of the ill-gotten money through spending it on good purposes. He does not have to do anything with regard to his wife and children. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 12978

Q: My brother-in-law is working as a lorry driver in an alcohol company. He distributes wine. Can I visit my sister and eat at her house? Can I take money from him as a debt or the like? Moreover, he built a building from the money earned from this work.

A: Visiting your sister is permissible as it is a kind of keeping good relations with your relatives. As for eating from the house of your sister, you are permitted to eat from the house of your sister if her husband has another legal means of gaining. Otherwise, you will not be permitted to eat at their house because the money he earns is unlawful. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 11100

Q 1: My maternal uncles are drug dealers. We show them hospitality when they visit us. My mother buys them fruits and desserts as a kind of present when she visits them. What is the Islamic ruling on visiting them, dining with them, riding their cars or treating them kindly?

A: If all their money is earned through unlawful means, it will not be permissible to eat with them. There is nothing wrong, however, if your mother visits them or buys them presents. She has to advise them to give up their unlawful earnings. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 10260

Q 1: what is the ruling on eating in the houses of Muslim relatives whose money is unlawful? Is it permissible for us to borrow money from them?

A: If a person is sure that the money or the food presented to him is unlawful, he should not eat it. There are many texts that ask Muslims

to eat what is good and to abstain from eating what is unlawful. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12240

Q: I would like to ask Your Honor about a Fatwa that has been circulated among people who say that a religious scholar said that a person who earns money from producing and selling alcohol and from drug trafficing then repents to Allah (Glorified and Exalted be He), the money earned from producing and selling alcohol and from drug trafficing will become lawful. Since many students of religious knowledge ask about this Fatwa, we would like Your Honor to advise us about it.

A: If the person when earning the unlawful money knew that it was unlawful, this money would not become lawful for him after repentance. In fact, he must get rid of this money by spending it on charitable activities and good works. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 10524

Q: My father is a respectable man. He used to commit immoral acts in the past, but he now offers congregational Salah (Prayer) in the Masjid (mosque) as much as he can. He also observes Sawm (fasting), pays Zakah and fears Allah in many things. He has also performed Hajj more than once, and he takes part in many charitable projects. however, he is working as a dressmaker, and he makes clothes for Mutabarrijah (women who dress immodestly in violation of the Islamic dress code) women, who undress in front of him. However, this has changed a little after he performed Hajj. He tells this frankly and knows that it is Haram (prohibited), but he does not denounce it to the extent of changing it.

The strange thing, however, is that I became a Multazim (practicing Muslim), thanks to Allah, and then my brother followed me. My father, thanks to Allah, earns a lot, and we thank Allah a lot for this. I have no idea whether this is truly from his heart or it is just a habit. He also does not see some issues as Munkar (that which is unacceptable or disapproved of by Islamic law and Muslims of sound intellect) at all, such as free intermixing between men and women, shaving the beard and Tabarruj for women. Some issues he regards as Munkar, but he does not resist them forcefully, such as bribery, and other new issues to him which he is not enthusiastic about, such as the prohibition of statues and shaking hands with non-Mahram women.

Is my father's money, having told all his circumstances, considered ill-gotten money which I should not eat from?

He was granted an offer to leave his job by some of his friends who were guided by Allah after the death of President Sadat and changed their jobs themselves. He was going to do so, but this was mixed with the intention that his job became a dead-end. However, he did not change it. Should I leave the house but still maintain good relations with my father, and visit him and my mother? I forgot to tell you that my mother is working with him. She has been wearing the veil since she performed Hajj in 1972, but not in the Shar`y (Islamically lawful) way, as she wears tight clothes and reveals her hair to some men whom she is used to, like her brother-in-law. Should I remain where I am, deny all this with the heart, consume this money and continue advising them? Should I leave home and tell my father that I am not satisfied with what he is doing? Apart from this, he is my father; I can never disobey him, hate him or sever relations with him. I shall continue my studies in Shaa' Allah (if Allah wills) as he wants. Is this considered ingratitude to him or am I right?

A: First, you should continue advising your parents and explaining the rulings of Shari`ah (Islamic law) on the Munkars they commit. You should also guide them to the truth by wisdom and mild advice. Please find attached a compilation of Fatwas (legal opinions issued by a qualified Muslim scholar) on wearing the veil, mixing between men and women, shaking hands with non-Mahram

women and statues, so that you may show them to your parents, may Allah guide them to following the truth.

(Part No. 14; Page No. 35)

Second, if your parents accept the advice, thanks be to Allah. If they insist on the Munkars they are committing, you should behave with them kindly and follow the way ordained by Allah. You should also earn your living yourself in a lawful way, may Allah help you and facilitate matters for you. Continue advising your parents and being good to them as much as possible. May Allah guide them to follow the truth and accept the advice, and grant you lawful income. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 11114

Q: What is the ruling on someone whose two adult sons live on their own with their families? One of the two sons is poor and the other is well-off. It is said that the prosperous son made a fortune from drugs which he found on the beach of Al-Malih Sea a long time ago. The two sons invite their father on certain occasions to dine with them. As the father doubts the lawfulness of the food of his wealthy son,

he asks for a fatwa in this regard.

A: If all the son's earnings are gained through unlawful means, it is not permissible for the father to share food with him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 10688

Q: Among our relatives, there is a man and his wife who work in a hairdressing salon. The wife stopped working but the man continues to work as a hairdresser for women. They often invite us to go there for lunch or dinner, then we go and eat their food. Is it permissible for us to eat at their house, and is his work haram (unlawful), taking into consideration that he does not know any other profession? Could you kindly advise?

A: If the work of the relatives you mentioned is as you have described, his work is Haram and so is his earning. Anyone who does such work has to search for another job, and keep away from unlawful matters. There are many means of earning living, praise be to Allah.

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﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him.﴿ It is better for a Muslim to protect himself by keeping away from the places of temptation, so as to protect his honor and religion. Allah (Exalted be He) will provide him with a way out. It is not permissible for the relatives and friends who visit them to eat their food or to drink anything they offer, if they do not have any other source of income apart from this work. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13164

Q 1: I came to Riyadh to visit an eye hospital. In the afternoon, I found a taxi driver at the door. I said to him: I want to go to the nearest restaurant. He dropped me off at the nearest restaurant and I gave him five Riyals. He said: I want ten Riyals. I said to him: If you had run the meter, it would have only counted five. I got out of the taxi and he threw the five Riyals at me and went on his way. After lunch, I took a taxi with 5 Riyals to the hospital. I kept searching for him to please him but could not find him.

What should I do?

A: If the matter is as you have mentioned and it is difficult to find the taxi driver, you should pay the value of the fee in charity to the poor who deserve it with the intention of it being on behalf of the taxi driver.

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Fatwa no. 13164

Q2: I was assigned at work to pay out the financial dues for delegating some employees for different periods. Some employees deserved 113 Riyals, some deserved 226 Riyals or more. After I paid each employee his due, 335 Riyals remained. I have signed papers from every employee who received their financial dues, but I do not know to whom the remaining money belongs. What should I do with it? Should I give it in charity on behalf of the owners of the money or what?

A: If the case is as mentioned, check with everyone that deserves financial rights to be paid to them. If any one has not received his money yet, give it to him. if you are unable to find out the owner of the money, give it in charity on behalf of the owner of that money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 8256

Q1: A person is in debt,

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and his financial situation does not allow him to repay creditors at present. He intends to repay these debts when he is able, and it should be noted that his creditors do not live in the same country. If this person obtains the money but wants to use it to marry in order to protect himself against temptation, should he repay the debts first or marry?

A: It is obligatory for that person to repay his debts first and marry after that. However, if the creditors allow him to marry before repaying the debts, it will be permissible for him to marry first. As regards to strengthening himself against temptation, he may observe Sawm (Fast) to protect himself from it. The Prophet (peace be upon him) stated: ('O young people! Whoever among you is able to marry, should marry, for marriage would help him lower his gaze and keep his virtuousness and whoever is not able to marry, is recommended to fast, for fasting would diminish his sexual power.)

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8406

Q: I had some laborers working on a farm employed under my sponsorship and one of them used to work with one of my relatives. After a while, they ran away from work leaving behind some of their wages. I hope that you will tell me what I am obligated to do about the rest of their wages. Should I give it away as Sadaqah (voluntary charity) on their behalf, despite the fact that when they left the work was disrupted for a period of time and that I have sent their passports to the relevant bodies. Please advise me as to what I should do.

A: If the reality is as you mentioned, you should exert efforts to find them through the addresses that you got when you contracted them, and you should pay them their due rights. If you are unable to do this you should give out the money owed to each person as Sadaqah if they are Muslims, intending the reward for them. If they are non-Muslims, you should give the money in charity to free yourself of any obligation. If they come back after that, tell them what you did. If they do not accept it, you have to give them their due rights, and you will get the reward of the Sadaqah.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. 8312

Q: We want to inform Your Honor that we have a sum of money whose owners are not known. We do not know their phone numbers or even addresses. Only their names are known to us. Five to Ten years have passed, but no one has claimed the money. Thus, we keep transferring them from one record book to another every year, but we have lost hope in finding or calling them. We thought to ask Your Honor for a ruling on these funds, and how we can deal with them?

A: If the case is as mentioned, that you do not know their addresses or phone numbers, but only have their names, adjust the amount of each person, then donate it on their behalf, and should any of them later ask what you have done, if they agree to this, praise be to Allah, but if they claim their right, give it to them and you will be rewarded and discharged from the debt. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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The first question of Fatwa no. 5603

Q 1: My name is Marzuq Al-Na'if Al-`Abdul-`Aziz Al Sa`ud and I used to work as a lawyer and a commentator. I suffered from gangrene that caused one of my legs to be amputated. Consequently, I stopped working even though I owe some people money and other people owe me money. I overlooked the money they owe me, but some people did not come to take their money and I do not know where to find them. The whole sum of money is about 3,000 riyals. I would like to ask: Am I permitted to pay this money as Sadaqah (voluntary charity) on behalf of its owners? I intend to repay it to them if they come and demand it in the future, for I am rich and I want to free myself from guilt.

A: You are permitted to pay this amount of money as Sadaqah on behalf of its owners. If one of them demands it in the future, tell them that you have given it as Sadaqah. If they accept, then this is all right; if not, give them their money back and you will be rewarded for this. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The second question of Fatwa no. 6396

Q 2: What is the ruling on accepting an invitation to a dinner or party held by banks that deal in Riba (usury/interest)?

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A: It is not permissible to accept invitations to dinners and the like that are held by banks dealing in Riba. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4892

Q: I put my question to Your Honor so that you will give me your Fatwa. I am a camel shepherd and I went to Iraq to trade in camels. I was indebted to three persons before I traveled; one for one hundred riyals, another for thirty riyals and the third for twenty riyals. When I returned from Iraq, they were not available and I could not find any of them after a year of searching. What should I do in this regard? Should I pay the entire amount of money as Sadaqah (voluntary charity), or just part of it?

A: If the case is as you mentioned, and you could not get to them by any means, you may pay the amount as Sadaqah on their behalf. If it happens that you came across one of them, tell him what you did. If he agrees with your deed, then the reward of Sadaqah is for him, otherwise, it is yours and you must pay him his money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 12842

Q 3: One night, a man broke into my house. I had no idea what he wanted. So, I chased him and threw an axe at him. He fell to the ground, and 2,000 Riyals fell from his pocket. The man then ran away. Given that I know him; can I take this money in return for his attack on my house? Please advise, may Allah reward you.

A: You should return the money to its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8477

Q: We were lucky enough to know your messenger, Shaykh Musa Jibril. After knowing him, our life changed completely. My whole family became good Muslims; men and women started to offer Salah (Prayer); women started to wear modest clothes; and we started to offer Salah after we had been atheists, praise be to Allah. However, we are facing a problem. We have a commercial store where all kinds of wine are sold, in addition to lawful products, such as food and non-alcoholic drinks. This store's profit is almost

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1000,000 USD a year. It is a partnership between my two brothers and I. I tried with the help of Shaykh Musa Jibril to influence my two brothers to sell this store, and buy another one where we can trade in lawful ways. However, we could not do it. We are still trying to convince them, and they still insist. So, I wanted to break up this partnership to please Allah and His Messenger. I have no source of income other than this store, and we have large sums of money in the bank, which yield us huge profits every year.

My question is whether I can take some of this money or not. I am waiting for your reply as soon as possible. Kindly be informed that I became a Da`y (caller to Islam), praise be to Allah, and many people embraced Islam and began to offer Salah regularly because of me.

A: First, praise be to Allah that He has guided you to the truth, and helped you to follow it. You should thank Allah for His graces, and ask Him to save you from the rest of the Munkar (that which is unacceptable or disapproved of by Islamic law and Muslims of sound intellect), so that His grace is completed. May Allah guide you more and more. **Second,** it seems that part of your money is lawful and part of it is not. If this is the case, you should take your money at the time of breaking the partnership, and give Sadaqah (voluntary charity) of it as much as you think is needed to get rid of the unlawful money, and then spend the rest of it on yourself, so that Allah may grant you of His bounty, as Allah says,

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﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ You should hasten to break up the partnership in prohibited trade, repent to Allah and ask His forgiveness for the past, and observe the limits of Allah in the future, whether in trade or anything else. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first and the second questions of Fatwa no. 11351

Q 1, 2 : I am a governmental employee who delivers salaries to the employees. I allocate the salary of each employee then send it to someone else to deliver it to him because it is impossible to deliver it myself as the employees are women. There are remaining halalas after the salaries have been distributed and I do not have much halalas (as change) to give, therefore, I do not deliver it to their owners. After delivery, there remains with me about 50 or 40 Riyals or less.

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This process has been continuing like this for about three years because I do not know most of them. I do not even know the number of halalas that are due to each of them each month. I hope you can tell me what I should do as I spent all the mentioned amounts. Should I pay one Riyal on a monthly basis in charity on behalf of each person?

One time I delivered the salaries and there were 2,000 Riyals left. I asked the employees if the amount they received was correct and I also asked my superiors from whom I receive the money but they did not mention any shortage. I did not tell them how much was left. This happened two and a half years ago and I spent it all. Since I have no right to this amount, I regret spending that sum and I can not tell my superiors for fear that they will call me thief. I call Allah (Exalted be He) to witness that I regret what I have done. I would like to return this money to the state through any way to get rid of it. It is worth mentioning here that I can put it in any governmental work where I conclude agreements with sums that are equal to this sum of money. I have a loan from the state to cover these agreements and carry out some work within the state. Is it permissible for me to pay this sum in return for any work done within the body in which I work; such as the amendment of electricity and purchasing anything needed by this body in order to return that sum of money without anyone knowing what happened? I hope you could advise me in this regard as I regret what I have done.

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A 1, 2: If the matter is as you have mentioned, you have to give these amounts in charity on behalf of the people who own this money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The fourth question of Fatwa no. 5088

Q 4: I used to buy shares in banks and I benefitted from them, but I came to know that they are forbidden and I resolved to repent to Allah (Exalted be He) and stop. Is this enough on my part or not?

A: First, you should repent and ask Allah (Exalted be He) for forgiveness for having contributed in such a forbidden deed, and resolve not to return to it. Moreover, you have to withdraw the value of your shares in such banks that Allah (Exalted be He) may forgive you, for He (Glorified be He) says: ﴾And verily, I am indeed forgiving to him who repents, believes (in My Oneness, and associates none in worship with Me) and does righteous good deeds, and then remains constant in doing them, (till his death).﴿ **Second,** you should get rid of the profit you gained as a result of this business and spend it on the poor and needy.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 7521

Q 3: if a person deals with people in Riba (usury), and they owe him interest which exceeds the capital, then he repents, what is the ruling on this interest? Can he take it or is it prohibited for him? Some people say that it is prohibited, citing the Ayah which states, (but if you repent, you shall have your capital sums.) What is the ruling on the profits he had already taken from the people? What should he do with it? Please advise concerning all this, given that the mentioned usurious transaction is obvious Riba. I heard scholars saying about similar transactions that they are considered Riba. I am convinced that it is, and I want to clear my conscience in front of Allah.

A: First, if a person repents of a usurious transaction while it is still current, they should take their capital only and leave the usurious interest, according to Allah's saying, (but if you repent, you shall have your capital sums.) **Second,**

if a person receives the capital and the interest of the usurious transaction, they should keep the original capital only, and spend the usurious interest in forms of charity.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 4273

Q 1: My father died and left us money and property. I have many siblings, and my elder brother is the one who runs all the properties and the factories. He deals in Riba (usury) with banks. One of our brothers is unsatisfied with this. He has tried hard to separate between his rights and those of his brothers, but he could not. He participates with his mother and siblings in consuming from the money mixed with Riba. What is the ruling on mixing with his siblings in eating and drinking?

Some of his acquaintances also deal with usurious banks. what is the ruling on socializing with them, eating with them and accepting their presents?

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A: You should advise them and make it clear to them that dealing in Riba is Haram (prohibited) according to the Qur'an, the Sunnah and the Ijma` (consensus of scholars). As for eating with them, there is more than one case. You should not eat what you absolutely know to be gotten through unlawful ways; otherwise, you can eat from it. The ruling is the same on eating with your relatives and acquaintances. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 4212

Q 1: I have a friend who was working for a charitable organization which uses its funds to help the poor, hold celebrations, and arrange trips for its members. During a fund raising party and a show which was put on to collect donations for the poor, my friend took some of the money as a loan. At the time, she was the organization's secretary and responsible for expenses of the party and the show. She expected to return the money soon after, but unfortunately she experienced financial difficulties and intended to repay the loan whenever possible. Now, she is financially able to return the money, but she is hesitant because if she gives it back, it will be seen that she

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took it without permission, and that would blemish her reputation among other members. Besides, if she gave the money back to the fund, it will not be spent on the poor, rather on a party, trip, or whatever. For these reasons, she asks whether it is permissible or not to give the money back to the female employee responsible for spending it for the needs of the poor, such as paying school tuitions for girls and renovating the schools and universities, or buying them suitable clothes etc. She could also pay this money in installments, so the female employee will not feel suspicious as to what happened in the past, or she could send someone on her behalf to put the money in the account although that would raise suspicions concerning the sender of this money.

The woman now asks so as not to commit any sin: What solution is valid, the first or second? May Allah reward you.

A: The said woman has to repent to Allah from what she did and give the money back to the organization to be spent on the needs of the poor, or she could send a man or a woman she trusts to return the money back on her behalf and in the name of a donor to fulfill her duty, if Allah wills.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13123

Q: i used to collect donations, Sadaqah (voluntary charity), and Zakah from people. As I was a man with no income, I used to take some of this money, but I regret doing so now and have made Tawbah (repentance to Allah) for it. After this, I calculated what I took, and found that it was 68,000 Riyals. I am now afraid from Allah for the sin of taking this money. I hope from Allah and then from you for advice as to what I should do. Should I tell those responsible for this money what I did or distribute it in installments according to my salary, which is 1,500 Riyals? And should I pay Zakah on that? Please advise me and may Allah reward you with the best!

A: It is obligatory on you to deliver the money that you took to those you collected it from. You should make Tawbah to Allah (Glorified and Exalted be He). If you cannot repay the money to its owners, you have to give it out as Sadaqah (voluntary charity) to the poor, as much as you can. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fourth question of Fatwa no. 6901

Q 4: a governmental employee who works as a guard for a vacant piece of land rents to people part of the year for a sum of money or a quantity of grain. He does so without informing the agenncy for which he works. If he were to inform his supervisors, they would want a share of the revenue and would not give the foundation any part of it. What is the ruling on this? Is this guard permitted to spend this money on himself or his children and their education? When we tell him that he is not allowed to do so without authorization from the government agency, he says: "It will prevent me from getting this Rizq 'sustenance'".

A: It is not permissible for this guard or anyone to make use of this land without permission from someone in authority. It is Haram (prohibited) to benefit from renting out this land. Rather, payment must be made to those in charge of the land, if this is possible. If not, it should be paid in charitable ways and this guard has to make Tawbah (repentance to Allah) and Istighfar (seeking forgiveness from Allah) for what he did. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 11451

Q: I am an employee in a big project in Al-Jawf region

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affiliated to the Public Electricity Company in Riyadh. I am an electrical technician and head of my department with a company car at my disposal which I use throughout the day for work-related purposes and other purposes. I use it for personal purposes with permission from the general manager of the project. The project requires that department heads have cars at their disposal. I would like to receive from you a ruling on using this car. May Allah reward you best!

A: It is permissible for you to use the company car for the benefit of the work not for personal purposes. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa No. 12604

Q 2: Our question is about sugar. Is it permissible for one to use the sugar at the work place i.e. take from the conveyor belt to drink lemonade, tea, or anything at the work place inside the factory. Some scholars have issued a Fatwa (legal opinion issued by a qualified scholar) prohibiting this, citing the ruling from the Hadith that whoever works on a job for which he takes wages, whatever is taken beyond that is abuse).

Others have said it is permissible without going to the extent that they take sugar home as long as the company has given each on of them a sac [i.e. of sugar] at the end of the month. Others have said that it is permissible as long as the person is working for the company and there is no prohibition on taking sugar for drinks, whether this occurs within the factory or at home. We are very confused regarding this matter, so we would like a fatwa with decisive evidence so that we may feel assured. May Allah lead you to whatever He approves and loves! Is the previously mentioned report Sahih (authentic Hadith) or Da`if (a Hadith that fails to reach the status of Hasan due to a weakness in the chain of narration or one of the narrators) ? If it is a Sahih Hadith, in which book [of Hadith] is it mentioned? What does it mean? If it is a Da`if Hadith, please inform us of this. May Allah grant you success.

A: It is permissible to take sugar and use it in drinks etc., if the company clearly permits workers to do so. As for the Hadith, it was narrated by Abu Dawud, Al-Hakim, Ibn Khuzaymah, and Al-Bayhaqy on the authority of Buraydah (may Allah be pleased with him): ("Whoever is appointed to do a task and is given their provision (in return for this work), whatever they take after that is illicit earnings.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa No. (14782)

Q 1: The ill-gotten money of one of my brothers was mixed with my other brothers' lawful earnings. I should mention that the illegal money is but a small amount and all my brothers met all the three requirements of sincere repentance from man to his Lord.

Should they dispose of the ill-gotten money so that they may stand on firm ground? If so, how should they do this, and on what should they spend it?

A: Yes, they should dispose of it if they know the exact or approximate amount by spending it on charitable causes. However, it will not be considered a charity in itself; rather, it will merely be considered getting rid of ill-gotten money as a purification for themselves and their property. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa No. (14586)

Q 1: I have brothers and sisters, Honorable Shaykh. We have inherited wealth from our father, a part of which is ill-gotten. We do not know the exact amount of the ill-gotten money as our father had acquired it long ago and had mixed it with lawfully gotten capital to invest before he died. We, after inheriting the money, invested it likewise.

What shall we do Shaykh, when we do not know the exact amount of such an ill-gotten money?

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A: There is no blame on you regarding the wealth you inherited from your father. You should donate the amount of money most likely to be the amount your father acquired unlawfully to the poor or some charitable causes such as Mujahids striving in Allah's Cause, those financially unable to marry, as well as other charitable causes needing funding. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 1555

Q: A man came to my house and said that in his early life he used to be a drug dealer and earned a lot of money from doing business with those who betray their religion, conscience, and nation. He accumulated a substantial amount of wealth through drug trafficking, as follows: 1. He owns many plots of land in different areas. 2. He constructed several buildings. 3. He bought a farm somewhere. 4. He married a woman and gave her the Mahr (mandatory gift to a bride from her groom) from the money he earned from drug trafficking and she gave birth to three or four children.

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The man added that all his ill-gotten wealth includes only a small percentage, no more than one percent, he gained lawfully.

He asks what he should do with this property, for he has turned to Allah in repentance, regretted what he did, and is determined not to engage in such dealings again. He is now standing before Allah (Exalted be He). He is particularly asking about the validity of his marriage contract since the Mahr was paid from ill-gotten money. I hope for a detailed answer regarding the Mahr, farm, buildings, and plots of land. May Allah reward you.

A: This man, and the likes of him, should get rid of his ill-gotten money by spending them in charity. For example, he can give it as Sadaqah (voluntary charity) to the poor, or he can use it in helping the Mujahidun (those striving in the Cause of Allah), the debtors who are unable to pay off their debts, or those who cannot afford expenses marriage, and so on. Another way of getting rid of this ill-gotten money in ways that are beneficial to Muslims is to make these buildings, plots of land, and farms as Waqf (endowment) for Masjids (mosques), Mu'adhins (callers to Prayer), and Imams (those who lead congregational Prayer). As for his marriage contract, it is valid but he should get rid of a lawful amount of money equivalent to the Mahr he paid to his wife and spend it in the above-mentioned charitable ways of disposition or something like that. He should turn to Allah in sincere repentance and be certain that Allah

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will compensate him for this ill-gotten money, because of his fear of Him and sincere repentance. Allah (Glorified be He) says: ﴿And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴾ ﴿And He will provide him from (sources) he never could imagine.﴾ Allah (Glorified and Exalted be He) also says: ﴿and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴾ May Allah guide him and us to sincere repentance and accept it, for He is All-Hearer, Ever Near. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19134

Q 1:

A Muslim man collected money from prohibited ways such as selling Khamr (intoxicants), pork, carrion, the flesh of dead animals or drugs, but now he wants to repent to Allah (Exalted be He). Should he get rid of all his unlawful money, or keep part of it to use in Halal (lawful) trade?

Q 2:

If he stops dealing in forbidden dealings, but refuses

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to get rid of the ill-gotten money which he used to establish a shop for selling lawful goods, such as utensils, clothes and so on, is his trade Halal?

Q 3:

Is it permissible to work for him in that shop, and as such, the wage or salary would be Halal, taking into consideration that if he is isolated himself and no dealings were done with him, he might be tempted to return to the unlawful trade once again?

Q 4:

Is it permissible to eat his food and accept his invitation or presents, even though there is a huge possibility that they are bought from his ill-gotten money? Also, if anyone accepts any of that money, should he get rid of it, or would Allah (Exalted be He) forgive him?

Q 5:

If the said person wants to donate this ill-gotten money or part of it, where should he pay it? Is it permissible to spend it in buying religious books and distributing them among the poor Muslims? Is it permissible that such money be spent on spreading the Islamic Call or buying or leasing a place to be a centre for calling to Allah (Exalted be He), teaching the Qur'an and knowledge of the Shari`ah (Islamic Law) for Muslim children and seekers of knowledge as well as buying anything that this place needs in order to fulfill its duty in favor of the Islamic call?

Q 6:

Is it permissible to take a loan from that money for the sake of the Islamic Da`wah or personal benefit?

A: The Prophet (peace be upon him) said: ﴾O people, Allah is Good and only accepts that which is good. Allah commanded the pious to follow the same commandments as He gave to the Messengers. He (may He be Exalted) says: ﴾O (you) Messengers! Eat of the Tayyibât [all kinds of Halâl foods which Allâh has made lawful (meat of slaughtered eatable animals, milk products, fats, vegetables, fruits, etc.] and do righteous deeds.﴿

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He (may He be Exalted) also says: ﴾O you who believe (in the Oneness of Allâh - Islâmic Monotheism)! Eat of the lawful things that We have provided you with﴿ Then he mentioned a man who has travelled on a long journey and is dishevelled and covered with dust; he stretches forth his hands to the heaven, (saying) "O Lord, O Lord", but his food is Haram, his drink is Haram, all his nourishment is Haram, so how can he Du`a' (supplication) be accepted?﴿ Related by Muslim in his Sahih. Hence, it is Haram for the Muslim to have ill-gotten earnings. A person who did any such thing must repent and give up the ill-gotten earnings. There are many permissible ways of earning a living, praise be to Allah. Allah (Glorified be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ If a person repents while he still has wealth that he acquired through unlawful means, such as Riba and gambling, or by selling illegal goods such as alcohol and pork, he must get rid of that wealth by donating it to public projects, such as repairing roads and public washrooms, or he may distribute it to the needy. He should not keep any of it or benefit from any of it because it is unlawful wealth in which there is no goodness. Repenting from that requires that he must get rid of it and keep away from it, and find another way

to earn a living. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 13914

Q: I have a shop where I sell and rent western, Indian, and Arabic videos. All these films include scenes that show unveiled women; in some of them they are naked. They also show them mixing with men and sometimes the men kissing the women. There is also music, singing, and women dancing, and scenes of violence and crimes during which nothing is hidden. Once, one of the righteous young men came into my shop and told me that it is not permissible to engage in this work, and that it is Haram (prohibited). He told me also that by doing this work I am destroying the religion and the 'Aqidah (creed), and that the money earned from this work is Haram. He told me that it is obligatory that I should free myself from this work, and then he left. When I got home, I decided to write to you as you are the people I most trust and you are the most knowledgeable Muslim scholars of the present time. I am therefore asking you to let me have a Fatwa (legal opinion issued by a qualified Muslim scholar) quickly, as I am continually anxious. May Allah protect you!

A: What this sincere advising brother said is correct. It is obligatory for you to renounce all that is prohibited by Allah (Exalted be He).

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul- `Aziz ibn `Abdullah ibn Baz

Second question of Fatwa no. 15870

Q 2: I have some clothes that I bought from Haram (prohibited) money; however, I have admitted stealing the money to the owners. Now, I do not have any clothes besides this clothing. Kindly, advise me. May Allah reward you with the best reward.

A: It is obligatory that you return this money to its owners, ask them to forgive you, and determine to make a truthful Tawbah (repentance to Allah) from consuming people's money unjustly. If you do this, we do not find a reason for the impermissibility of wearing the clothes. May Allah protect us and you from violating the sanctity of Muslims. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15357

Q: In the past, I used to sell pornographic magazines and movies to my misguided friends.

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After Allah led me to the Right Path and I knew that it is unlawful to sell such materials, I repented and asked Him to forgive me my sins. I have earned about three thousands pounds from this work. I hope your eminence will give me the ruling on the money I earned from this immoral trade.

A: Whoever earns money from unlawful work, such as selling pornographic pictures and movies then repents to Allah (Exalted be He), they must spend this ill-gotten money on charitable projects or dispose of it by giving it to the needy, because it is unlawful for them to use. They must persevere in repentance and desistance from this work and find themselves a lawful employment to earn lawful money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20272

Q: In 1960 during the blessed emancipatory revolution, the oppressive French colonialism inducted my father into the military in Germany. He then went to Germany and during the period of his duty there his finger was cut off, so he replaced it

with a piece of gold. My father finished his military duty and returned to Algeria after it had gained its independence. He began receiving a monthly salary in compensation for the loss of his finger and from that money he became a partner in a joint-stock company. However, in 1963 my father migrated to France for work. Allah granted him success, all praise be to Him Alone, and my father was able to find a Halal (lawful) job. He worked in water systems' cleaning, shifted to work as a builder for three years, and in 1966 my father began driving a truck for a company after he got his driving license. He continued to work as a truck driver until 1982. Everything was normal until then, all praise be to Allah Alone. However, a day came while on this job when my father met some evil friends one of whom enticed him to leave his job as a driver and become his partner in purchasing a cafe. This evil person continued whispering to him until he convinced him to buy the cafe and give up his job. They bought the cafe in the same year, 1982, and started selling coffee, tea, soda water, and alcohol; may Allah honor you. My father swore that he did not know that selling alcohol is Haram (prohibited). This was what he told us and it might be because of the prevalent ignorance at the era of colonialism and the period that followed it. Yet, my father did not stop running the cafe . Instead, he continued working and the Haram money increased day by day. Out of that Haram money we built two houses

and my father bought some cars and sold them. Now we own two houses and two cars; a big one that my brother works on and a small one for family use. To come to the point, after all these years my father regrets all his bad deeds and wants to make a sincere Tawbah (repentance to Allah) and abandon the cafe work. He decided this year to sell the cafe, may Allah make this easy for him. It may be worth mentioning that when my father turns sixty years of age he will receive two pensions; one for his first job which is Halal - by the permission of Allah - and the other for his second job which is Haram. O Honorable Sheikh! This is the entire story so please provide us with your beneficial answer and tell us how we can escape this dilemma. We are confused and could not find any body here to answer us.

A: If the case is actually as what you have mentioned, along with making Tawbah to Allah; your father has to know the amount of the Haram money that he earned from the cafe. Then he must get rid of such amount by spending it on a public project for common benefit, or by giving it to the poor and the needy with the intention of dispensing with it not of paying Sadaqah (voluntary charity). However, if your father does not know the amount of such Haram money, he has to estimate what is most probable and spend it as mentioned above.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First question of Fatwa no. 15625

Q 1: a man passed away before repaying debts which he owed to the State Agricultural Bank and Land Bank, and some other individuals. We, along with the deceased's inheritors, paid the debts that he owed to individuals. Only one creditor remains to whom we must pay the value of two she-camels that the deceased borrowed about thirty five years ago. However, we do not know the person to whom the debt is due or where to locate him so that Allah might grant the deceased comfort in his grave.

A: In this case, where the owner of the two she-camels or his inheritors can not be found, you must pay the value of the two she-camels in Sadaqah (voluntary charity) at the time in which the debt was incurred. The cost of an average she-camel should be calculated and distributed amongst the poor on behalf of the camels' owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 69)

Fourth question of Fatwa no. 15917

Q 4: what should someone do if he is in possession of something which does not belong to him and cannot return it or its value to the owner because the object has been used or damaged; or because he does not know who the owner is. Is it permissible to give its value in Sadaqah (voluntary charity) on behalf of the owner ?

A: Whoever has money that belongs to someone and cannot locate the person or by any means repay him or his inheritors, such money should be given in Sadaqa on behalf of its owner. In case that the owner, or any one who represents the inheritors, claims the money; it should be paid to them and the reward of Sadaqah will go to the person who gave it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 18172

Q 2: I used to smoke, especially a water pipe, and after giving up this bad habit, all praise be to Allah, the man who works at the coffee shop told me that I owe a sum of money. Should I give them back this money or not? Please advise me. May Allah reward you.

A: In this case because this debt is for something Haram (prohibited), you are not permitted to pay it.

(Part No. 14; Page No. 70)

to whom it is due. This is because doing so is co-operation in sin and transgression and ﴾The Messenger of Allah (peace be upon him) cursed the devourer (taker) of Riba (usury/interest), its payer, its two witnesses and its scribe.﴿ ﴾The Prophet (peace be upon him) cursed ten people related to wine, among them are the one who sells it, the one who buys it, and the one who takes its price.﴿ Conversely, in case that such a debt is a price of something that is Mubah (permissible); it is obligatory on you to pay it back because it is a right of one of the slaves of Allah that you have to fulfill. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19419

Q: A man conducted a transaction with a Christian . The transaction was concluded with the former owing the latter some dinars. The Christian then disappeared and the money continued to be in this man's possession who does not know where the Christian person lives or can be found. Please tell us, may Allah safeguard you, what should this man do with these dinars?

A: In such a case, it is obligatory to search for the person to whom this money is due and give it back. However, since you do not know where this man works or lives; you must give the dinars mentioned in the question in Sadaqah (voluntary charity) on behalf of the person to whom they are due. However, if this Christian person appears one day and demands his money, inform him of what you did with the money. They may then agree to it or, if they do not, you must give them back their dinars

and the reward of the Sadaqah will be yours. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Sixth question of Fatwa no. 19314

Q 6: Is it permissible for a person in debt who gets a good salary to give Sadaqah (voluntary charity) in the amount of ten thousand riyals? This person does not want to miss the opportunity to donate this money for the establishment of a school for Qur'an memorization. Please provide us with your beneficial answer. May Allah reward you with the best for all what you do for the sake of Islam and Muslims.

A: hastening to repay one's debts should be given priority over giving Sadaqah (voluntary charity), except in the case where that debt is not due yet and the debtor has more than the owed amount. Thus, he may give his money in Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 19371

Q 2: a man gave me a sum of two thousand riyals

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to buy him a medicine from a healer. However, I bought the medicine for only one thousand five hundred riyals and I kept the rest of the money. Is this Halal (lawful)? Provide us with your beneficial answer. May Allah reward you with all the best.

A: The sum of money, whether little or much, that remained after buying the medicine is the right of its owner who asked you to buy the medicine. It is Haram for you to take this money without first asking the permission and approval of its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17438

Q: In A.H. 1394 I bought a car for 9,000 Riyals in installments. I did not know a great deal about the person who sold me the car even though he used to know my address. However, because I was dismissed from my work and I moved from Riyadh to the Western Region; I stopped contacting him and he also does not contact me. I do not know his full name or address. Nevertheless, I would like to pay off this debt. What should I do?

A: You have to look for the person to whom you owe the money. You can do this by advertising in newspapers or by asking anyone you think might know him among the people of his city. If after doing so you still can not find him, you must give the sum of money in Sadaqah (voluntary charity) or to a charitable project on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 15217

Q: Fifty years ago my father travelled to Jeddah to work as many other people did. As Allah (Exalted be He) willed, my father worked in a house for a director of a usurious bank. My father continued working as such until his employer gave him a job in the bank. Thus, my father has been working in that bank with the director for thirty-five years. Even though my father is illiterate, he has been able to accumulate a great deal of wealth that enabled him to bring us up in the best way. We would eat, dress, and travel from that money until I turned twenty-five years of age. However, I am a righteous young man, all praise be to Allah Alone. I truly know Allah (Exalted be He) and fear His punishment, and I know the dangers of Riba (usury/interest) both in this world and in the Hereafter. Even though my father gave me a flat as a gift that belongs to a building he owns on the occasion of my marriage and opened a foundation for me in one of his business firms because I am his eldest son, I am not satisfied with all of that. This is because I believe that the reward of Allah (Exalted be He) is much better and more lasting. So, please answer

my questions separately: 1- is my father's money considered Haram (prohibited) even though he worked in the bank buying and selling real estate? 2- Do I have to pay back all the money that my father spent on me during the past years? 3- Should I live in the flat that he gave me and work in his firm? I do not use any of the foregoing, or pay him rent. 4- Is there a valid Tawbah (repentance) that my father can do bearing in mind that he performs the Salah (Prayer), gives Sadaqah (voluntary charity), is dutiful to his parents, and remembers Allah (Exalted be He)? However, he does not know the dangers of Riba. 5- Do the actions of my father fall under the renowned Hadith of the Messenger (peace be upon him) that curses those who deal in Riba? 6- What does my father have to do so that Allah (Exalted be He) will accept the Tawbah of my father; especially that he has already retired? What should I do so that my father's sins may be expiated? 7- Should I disobey my father for the sake of obtaining the pleasure of Allah (Exalted be He)?

A: In case you were not aware that the money your father gave you was gained through Haram means, you are permitted to make use of it. This is because the original ruling is the absence of prohibition and the permissibility of using money received unless one knows it is Haram. Nevertheless, if you have brothers and sisters, it is obligatory on your father to treat them equally with regard to gifts just as should be done with inheritance.

You may, however, be given a special gift or be preferred over them, with their permission, if they are of legal age. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20527

Q: I cashed a check from a bank in Makkah. I received fifty bundles of Saudi fifty riyal banknotes, each bundle counted for five thousand riyals. I gave one of these bundles to a relative of mine to buy some things. When my relative was to pay the money to the seller, the latter discovered that the bundle contained one American banknote for one hundred dollar i.e. the value thereof is more than three hundred Saudi riyal. The seller changed it, got fifty riyals, and returned the rest. I enquired as to how could I get rid of this extra sum of money? Somebody told me that I should give it back to the bank but I was not satisfied with this because the concerned sum of money does not belong to the bank. Rather, it may belong to the Treasury or to one of the customers of the bank. Please tell me what is the proper way of getting rid of that money so that I am discharged of the responsibility towards it and that such money is given back to whom it is due. May Allah reward you with the best.

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A: You have to return the extra money you got to the bank that gave it to you by mistake. If you do so, you will be discharged of all responsibility. It is impermissible for you to do any other thing with the concerned extra money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First question of Fatwa no. 20069

Q 1: I have a sister. She is older than me and she is married. One day my sister bought some commodities for five hundred riyals and agreed with the seller that she would pay later. She was then hurt in an accident before she could pay the debt mentioned above. When I visited her at the hospital, she told me about that matter. She told me that she was on her way to pay back the debt but she could not make it. I then took the money. Please tell me what should I do with it bearing in mind that I am indebted with around twenty thousand riyals. Should I use the money mentioned above to pay back my own debt? Should I give it to her mother or what should I do with it?

A: In case that you do not know the people to whom this money is due after looking for them and exploring the matter, it is obligatory on you that you give such money in Sadaqah (voluntary charity) in their behalf. Only doing so will discharge you of responsibility.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First question of Fatwa no. 20241

Q 1: When my brother died I owed him thirty thousand Moroccan dirhams and he did not have any children. However, he left behind his wife, his parents, three sisters, and two brothers including myself. I want to repay the debt. What should I do?

A: It is obligatory that you repay the debt to your brother's inheritors. If the reality is exactly as what is mentioned in the question, your brother's inheritors are his wife, his mother, and his father. The brothers and sisters of the deceased are not entitled to receive any part of his inheritance because they are excluded by their father. The estate of your brother is to be divided into twelve shares. One quarter for the wife = three shares, one sixth for the mother = two shares, and all that remains should be given to the father = seven shares. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa No. 14212

Q 3: A person had entrusted me with selling his crashed car for

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two thousand or more. I agreed to this and later, a man came to me and I sold him the car for two thousand and eight hundred Riyals (2800). When the owner of the car came to me, I told him that I had sold the car for only two thousand Riyals. I took the remaining eight hundred for myself without telling him. What is the ruling on this knowing that I do not know this person, his name, or his country? Should I donate this sum with the intention of returning his money? May Allah grant you success for the welfare of Islam and Muslims.

A: You were wrong in telling the owner of the car other than the truth, for this is lying and dishonesty. You should offer Tawbah (repentance), seek forgiveness from Allah, and return the rest of the money to the car owner. However, if you can not reach him, you must donate the money to the poor with the intention of paying it to its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 1893

Q: After my father's death, my elder brother died. My brother and I had not distributed the estate which our father left for us. My brother left children behind with whom I shared the estate, which is a piece of agricultural land that we live on.

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The deceased members of the family owed debts to some people and I was unable to reach the creditors because of the revolution that erupted in Yemen. i put off repaying the debt for more than seven years due to the reason mentioned above. During this period none of the creditors asked for his money. Afterwards, I established contact with them and I paid them all their money. I even asked them to forgive me and my deceased family members for my procrastination. I gave them their money from my own money. Is this delay considered a sin or not?

A: If the case is as you mentioned, that you could not repay the debts for the creditors due to the reason you explained and that you later paid them once you could, there is no blame on you because of the general meaning of the Statement of Allah (Exalted be He): ﴾Allâh burdens not a person beyond his scope.﴿ and His Saying: ﴾and has not laid upon you in religion any hardship﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Selling the trees and the fruits

Fatwa no. 3476

Q: Some people who own palm trees sell the dates before they are in a good condition seeking a higher price. Is this act permissible?

A: It is impermissible to sell the fruit of palm trees, grapes and grains including wheat, barley, corn and suchlike, individually unless they remain on the trees until they are in a good condition. It was authentically reported on the authority of Ibn `Umar (may Allah be pleased with them both) that: ﴾The Prophet (peace be upon him) forbade the sale of fruits until their condition is known; he forbade the vendor and the buyer to do so.﴿ Moreover, it was authentically reported on the authority of Zayd ibn Thabit (may Allah be pleased with him) that he said: ﴾During the lifetime of the Prophet (peace be upon him), the people used to sell fruits (before they were clearly in a good condition). When the people cut off the fruit, and were demanded to pay the price, the buyer said: The fruit has been smitten by duman, qusham and murad ... fruit diseases on which they used to dispute. When the disputes that were brought to the Prophet (peace be upon him) increased, Allah's Messenger (peace be upon him) said to them (as advice): No, do not sell fruit till it is in a good condition.﴿ He offered this advice due to their disputes and differences. However, it is permissible to sell them before their condition is known as long as they are sold along with their trees and after having been removed from the trees.

Its condition becoming known varies from one type to another. As for dates, it is known with the appearance of the red or yellow color on the fruit even if it is only on one part. The whole grain or part of it should be upright. The grapes should turn white or black. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 11708

Q: We have some fig plantations and one month before the fig ripens, another type of fig appears. It is not the original type of fig and it stays for around ten days and then runs out twenty days before the original fruit ripens. Is it permissible to sell the original fig during these twenty days, bearing in mind that this sale would be before the fig fruits ripen by around fifteen days? Is this considered as Riba (usury/interest)? There are some people who want the type that appears before the original figs.

A: It is not permissible to sell figs unless they appear to be edible, according to the Shar'y (Islamic legal) evidence in this regard. It is authentically reported that (The Prophet (peace be upon him) forbade the sale of fruit until it appeared edible.)

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The third question of Fatwa no. 12990

Q 3: What is the ruling on renting coconut trees? If a man owns a coconut tree, and takes 1000 Pesos, and for five years the yield of the coconut tree belongs to whomever paid the fee. Is this permissible or not?

A: This sale is prohibited, as it entails lack of knowledge and uncertainty.

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No one knows what the yield of the trees will be throughout the next five years. They may or may not bear fruit and the amount may be great or small. It was authentically established that the Prophet (peace be upon him) ﴾forbade selling fruits until they become red or yellow.﴿ It was also authentically established that he ﴾forbade the selling of grains until they become hard﴿ and he also ﴾forbade Mu`awamah sale (selling fruits for a year or several years ahead).﴿

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He also ﴾forbade selling fruits years ahead.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 16214

Q: What is the ruling on selling dates before pollinating palm trees? Is it permissible to sell unripe dates? Please advise us in this regard.

A: It is not permissible to sell dates before the palm trees are pollinated, or after they are pollinated until the dates are ripe. However, if palm trees are sold together at any time, there is no problem. In this case dates are sold as part of their trees and not separately. The Prophet (peace be upon him) said, ("If someone sells pollinated palm trees, their fruits will be for the seller, unless the buyer stipulates to the contrary.") (Related by Al-Bukhari and Muslim)

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The third question of Fatwa no. 19411

Q 3: Is it permissible to sell dates that are still on palm trees for an indefinite period?

A: It is only permissible to sell dates on their palm trees if they are not to be paid for by dates; however, money is acceptable. If the price is not to be paid in cash, the sale must be for a fixed period of time and the dates must be ripe.

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That is because if the sale is not set for a definite period, it may fall under a Gharar sale (uncertain sale). Allah (Exalted be He) says: ﴾O you who believe! When you contract a debt for a fixed period, write it down.﴿ It is not permissible to sell dates for dates due to the inequality of amounts except in the case of the Bay` Al-`Araya (a type of sale in which the owner is allowed to sell the fresh dates while they are still over the palms by means of estimation, for dried plucked dates) according to its well-known conditions. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 19690

Q: There is a person in the Sudan that makes use of Muslim's financial needs and buys the crops from them long before the harvest and for low prices. Then he receives the whole yield at the time of harvest. What is the Shari`ah ruling on this matter?

A: There is no harm if this person buys the harvest from farmers and other people if the crops are liable to Salam sale (sale with advance payment), i.e. the crop can be defined by weight, measure, type, kind, or amount for a definite due date while

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the price is paid at the time of concluding the sale without specifying the yield of a certain farm. This is the lawful form of Salam sale. The Prophet (peace be upon him) said, ("Those who pay in advance for anything must do so for a specified weight, a specified measure and for a definite time.") (Related by Al-Bukhari and Muslim) However, it is not permissible to buy certain agricultural products before the fruits are ripe. The Prophet (peace be upon him) forbade selling fruits until they ripe and the grains until they grow. It is related by Muslim in his Sahih book of authentic Hadith on the authority of Ibn `Umar that (The Messenger of Allah (peace be upon him) forbade the selling of date-palms (i.e. their fruits) until they are almost ripe, and ears (of corn or barely) until they become white (i.e., hard) and safe from blight. He forbade both the seller and the buyer (from such sale).") Dates are almost ripe when they get red and yellow and are ready

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to be eaten. In addition, it is permissible to buy certain crops when the fruits appear to be in a good condition and the grains grow, and there is no harm in that. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The fourth question of Fatwa no. 11251

Q 4: What is the ruling on an organization that has shares in public sector businesses or that buys real estate to benefit from the rentals?

A: It is permissible to buy real estate for investment whether by renting them out or something like that. As for the public sector businesses, this term is general and we need further information about its transactions in order to be able to answer the question. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 20008

Q: I planted watermelons in my land. A man

wanted to buy the watermelons even though they were not yet ripe; however, I sold him the watermelons. Is it permissible for me to rent the piece of land to him to plant it for a certain period? Is the money which was paid for the watermelons lawful or unlawful? Please, advise us, may Allah guard you!

A: It is not permissible for you to sell the watermelons until they are ripe and suitable for eating. The Prophet (peace be upon him) forbade selling fruits before their condition is known (free from blight). This is for fear that the crops may be destroyed and stricken with blight before its condition is known and then people's wealth would be consumed without right. It is permissible for you to rent the piece of land for a certain period with a fixed sum of money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Chapter on Salam

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The second question of Fatwa no. 437

Q 2: What is the ruling if a person is in need and takes a sum of money from someone on condition that the borrower gives the lender a fixed amount of wheat or corn after a certain period before they become ripe?

A: If the borrower delivers the fixed amount, it will be considered Salam (payment in advance) which is a kind of sale. It will be valid with seven conditions which are: **First:** Salam can be affected in those commodities whose quality and quantity can be specified exactly. **Second:** The quality of the commodity (intended to be purchased through salam) shall be fully specified leaving no ambiguity which may lead to dispute. **Third:** If the quantity of the commodity is quantified in weights according to the usage of its traders, its weight must be determined, and if it is quantified through measures, its exact measure must be known. **Fourth:** The exact date and place of delivery must be specified in the contract. **Fifth:** The commodity should be commonly available and present at the time and place of delivery. **Sixth:** The price shall be paid in advance at the session of concluding the contract. **Seventh:** The contract shall be concluded on the basis of guarantee on the part of the seller. However, if the buyer pays the price for an existing property, it will be valid. The evidence that forms the legal foundation of Salam is Allah's command: (O you who believe! When you contract a debt for a fixed period, write it down.)

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Ibn `Abbas (may Allah be pleased with them) said: "I testify that the loan which its commodity will be delivered on a fixed date was made lawful by Allah in His Book." He then recited the Ayah. (Related by Sa`id). The proof from the Sunnah is what Ibn `Abbas (may Allah be pleased with them) narrated that (the Prophet (peace be upon him) came to Madinah and the people used to pay in advance the price of fruits to be delivered within one or two years. Thereupon, he stated: Whoever pays money in advance, should pay it for a known, specified weight and measure with a fixed date.) (Agreed upon by Al-Bukhari and Muslim). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

The first and third questions of Fatwa no. 4789

Q 1: Around seven years ago, someone came to me and asked me to lend him 1,000 Riyals and in return, after one full year, he would give me 90 Sa's (1 Sa' = 2.172 kg) of coffee. So I gave him the 1,000 Riyals in cash.

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This sum of money that I gave him belonged to an orphan, with whose finances I am entrusted. the person who borrowed the money is a rich man. More than six years have passed now, without him settling the debt. The price of a Sa' of the good coffee (Yemeni coffee) that we agreed upon at the time of the loan was between 30 to 35 Riyals, and the price of a Sa' of this type of coffee is now 70 Riyals. Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) on this matter to clear my conscience about this, as I only intended to do good for the owner of this money and the debtor. May Allah accept what you do for the good of Islam and Muslims!

A: If the reality is as you mentioned, you have to ask the debtor for the coffee that you paid in advance for to be delivered to you later on. It is not permissible to take a substitute, not money or anything else, except if, when the orphan reaches the age of discernment, they agree to take the capital. It will be permissible for them to take either the capital only or ask for the coffee.

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The first and third questions of Fatwa no. 4789

Q3: What does Your Eminence say about people who pay 9000 SR or less to a person in return for receiving a Daihatsu car after one year? What does Your Honor say about those who pawn their Daihatsu car for 22000 SR? It should be noted that the people doing this are in need of money. We appreciate your Fatwa.

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May Allah grant you a long life and reward you!

A: a. This sale is a from of salam sale (sale with advance payment). There is no harm in it, if the description of the car is known and the time is specified beforehand, according to the generality of the Statement of Allah (Glorified and Exalted be He): ﴾O you who believe! When you contract a debt for a fixed period, write it down.﴿ The Prophet (peace be upon him) also stated: ﴾"Whoever pays in advance the price of a thing to be delivered later should pay it for a specified measure at specified weight for a specified period."﴿ The mention of measure and weight in the Hadith is for exemplification and not for specification. b. If the person purchases a car and owns it legally, it is permissible to sell it on credit for a specified time or by installment purchase with specified times. There is no harm in this, Allah Willing. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa No. 5593

Q: I took a sum of ten thousand from a person to buy him a 1983-Daihatsu car after a year

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of receiving this sum. Is this contract valid?

A: If the reality is as you mentioned; the description of the car is specified, the ten thousand is the entire price and the date is fixed, the contract is valid. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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Fatwa no. 5998

Q: Some wealthy people in our neighborhood give those in need of money a sum of around 9,000 SR stipulating that they should repay this amout in the form of a Datsun car of the latest model after a year. Is this permissible?

A: It is permissible to buy a car with certain specifications at a specified price that was agreed-upon in the session when the contract was concluded at a specified time. It is authentically reported on the authority of Ibn `Abbas (may Allah be pleased with him) that he said: (When Allah's Messenger (peace be upon him) came to Madinah, they were paying one and two years in advance for fruits, so he said: Those who pay in advance for anything must do so for a specified weight and for a definite time.) Agreed upon by Al-Bukhari and Muslim.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. 6097

Q: First, one of the citizens submits a request to buy a car from a rich man, then upon accepting the request, the car type and model are specified and the buyer pays as much as he can afford at that time in advance. The profit is guaranteed; for example approximately ten thousand, according to the price of the car at the showroom. After the agreement is made, the rich person buys the car, then he delivers it to the buyer who then starts paying the rest of the money according to the agreement between them. This is one form of the transaction.

Second, another form: When some people want to buy a car and they say, 'I want to buy a car but I can only afford to pay such and such amount. I fear there might be some defect, so I prefer that you buy the car from the company for me under my name but you must guarantee me and take the advance payment and installments to pay them. At this time, they have already fixed the price in advance. We ask Allah (Exalted be He) to help you guide us in this serious issue. We fear lest it is a usurious act or something similar to it.

Moreover, it involves a sale that is concluded before paying the price. We are afraid that this kind of transaction will spread and that mischief will result from it; especially that people in Tihamah are still not aware of many of the rulings on such transactions. This is due to their ignorance and fast earning; thus, we hope that you will clarify the ruling on both cases, along with the solution for anyone who has fallen into either case. We previously asked for a Fatwa in this regard, and you answered that the case should undergo legal litigation and that a competent judge should decide it. The matter becomes even more serious, as it forms agreements that do not require the judgment of a judge. Thus, we hope that your opinion would be circulated for people to monitor illegal deals, restrict prohibited transactions, and maintain faithful Islamic transactions especially in this country where Shari`ah (Islamic Law) is applied. May Allah bless your deeds and life.

A: First, if both parties conclude an agreement concerning the price and the car after defining the description of the car without specifying it and before the rich man buys it, this is considered a salam sale (sale with advance payment) which lacks a definite due date. As the entire capital or a part of it is delayed, it involves selling a deferred commodity for something that is deferred. This is because the car has become a debt on the buyer to the seller because of this agreement.

At the same time, the price has become a due debt on the seller to the buyer, for neither of them has paid what he committed himself to pay during the contract session, and this is prohibited. **The valid way is** that neither party should conclude a contract at the beginning. At first, the rich man should buy the car and take possession of it. When the buyer comes, the former would sell it to him either in installments or by one deferred installment according to what they agree upon. This is called installment sale, and it is permissible. **Second,** if both parties agree that the rich man will buy the

car from the company in installments in the first party's name; as his agent, then every time the buyer pays an installment for the agent, the latter will pay to the company on behalf of the first party, and this is also permissible. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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Fatwa no. 8713

Q: Please be informed Your Honor that most people in our country deal in sales based on Riba (usury/interest). They pay nine thousand and five hundred Riyals

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for a Datsun car of the coming year's model, and ten thousand Riyals for the same car of a different model. The Datsun car costs fifteen thousand Riyals or more. I am an Imam (the one who leads congregational Prayer) of a Masjid (mosque) and think that this is Riba. Please enlighten me. Your prompt reply will be highly appreciated as this transaction has become widespread in our society.

A: If the case is as you mentioned, this is a kind of sale called salam sale (sale with advance payment). This type of sale is permissible when the following conditions are met: the specifications of the car which determine the price should be defined for the purchaser. The time period of payment must be specified. The type of the car should be presumed to be available at the time payment is due even if it is not available during the agreement. The vendor should be paid the whole price during the agreement and before the two parties depart. This applies whether the price is the same if paid in cash or the price is more or less in case of deferred payment. Moreover, this transaction can not be regarded as Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) nor Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment) due to the difference in type between the two exchanged commodities [the sold commodity (here cars) and the paid commodity (i.e. money) Trans.] and for the fact that one of the two commodities [i.e. cars. Trans.] is not usurious.

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The first question of Fatwa no. 16337

Q 1: a person came to me and asked me to give him 23,000 SR provided that in return he gives me a regular Datsun cab that only has a front seat; model 94. Is this transaction permissible?

A: It is permissible to pay someone a sum of money in return for having a car with certain specifications and this is considered as Salam sale (sale with advance payment). Since cars can have certain specifications, the entire price has to be paid in advance in the session that the contract is concluded. Also, the time of delivery has to be specified beforehand. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17347

Q: What is the ruling on Salam sale (sale with advance payment) that satisfies the following conditions:

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(1) The sold item has accurate description; (2) locally produced Saudi wheat; (3) generally present in the markets and available to many people; (4) of good quality that is determined by computer in the silo; (5) of a known weight and weighed in tons, as most people deliver it in tons; (6) has a specified period of time, as it will be delivered after the harvest. (7) The Salam sale will be conducted as described above. The full amount of money is to be delivered in cash at the time of the contract and it is stipulated that the delivery of the wheat will be made in the silo, as all the grains are delivered there. It should be borne in mind that the price of the grain in the silo is not fixed, as it was before, for prices were reduced twice and the sale was based on the seller's need for cash. Please advise us and may Allah reward you with the best!

A: Anyone who buys food according to a Salam sale, or another type of contract, is not permitted to sell it before receiving it by measuring or weighing it and taking possession of it in their store, because the Prophet (peace be upon him) (Forbade the selling of food before receiving it.) Delivering wheat to a silo is considered as a sale to the government. Therefore, it is not permissible to sell the food before receiving it and having full possession of it. And Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20322

Q: A ministry has concluded a contract with a fuel distributor for an agreed-upon price. However, the distributor wants to pay less value for fuel, since he has no fuel stations in Makkah and Al-Ta'if and he has made a contract with filling station owners for an equivalent price.

A: It is not permissible for you to receive the value of fuel from the distributor, and the latter should carry out his commitment according to the prerequisites of the contract, because this commitment takes the ruling of a Salam sale (sale with advance payment). May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 18823

Q: someone asked me for a loan, so I gave them about 30,000 Riyals more or less in cash, on the condition that they repay me after one year with a latest model car. This was done knowing that I was giving them 30,000 Riyals and the car that was agreed between the two parties costs around 40,000 Riyals. We are hoping for your reply and may Allah reward you greatly!

A:

What is mentioned in the question is not a loan; it is a Salam sale (sale with advance payment), under the same conditions stipulated for

Salam sale, including delivering all the capital in the same contracting session, the car is of known description, and the time period is specified. The Prophet (peace be upon him) said, ("Whoever pays in advance the price of a thing to be delivered later should pay it for a specified measure at specified weight for a specified period.") i.e. having specific description, quantity, and time period. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 18699

Q 2: Some merchants give orchard owners loans four months or more before the fruit is ripe. These loans are to be repaid with fruit, without agreeing on a specific price for the fruit. In fact the prices are set when the fruit has ripened. Is this contract correct, bearing in mind that the quantity of the fruit is not specified, but there is a defined time limit for delivering the harvested fruit that is produced in the orchard at that time?

A: This contract is invalid, because it is a Salam sale (sale with advance payment) which does not meet its necessary conditions of knowing the amount of the item being paid to in advance (to be delivered later) at the time of contracting as well as other conditions.

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Fatwa no. 16643

Q: A person took (22000 SR) from me in return for giving me a car after a year. We agreed that the car should have these specifications: a Daihatsu, model 93, white color, one access cab with front seat only. Now, eight months after the due time of delivery, I have not received the car yet. This type of car is currently offered for sale in car agencies. The debtor claims that this sale involves Riba (usury). I hope you will explain the ruling on this sale.

A: If the case is as mentioned in the question, there is no harm in this sale because it is considered a type of salam sale (sale with advance payment) which is permissible. The debtor must deliver the car within the time and under the specifications mentioned in the contract. If you have any dispute, you should refer to the court to have it settled. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 19612

Q 2: A man gives bee-keepers a sum of money provided that they give him honey in accordance with the amount he has paid and his specifications at the time of harvest. It may occur that at harvest time the bee-keepers do not find honey of the same quality which the man requires, the bees are sold, or destroyed, what is the ruling on this money? Please, advise us, may Allah reward you.

A: This is a type of Salam sale (sale with advance payment) however, it was concluded without the conditions of Salam. Salam is concluded on items that are possessed in hand with the conditions that measurement, weight, arm-length, amount, type, and any other factors which affect a difference in the price must be known along with the ability to make delivery on a fixed date. What you have mentioned in your question is concluding a sale of an item that is not possessed as the man agreed to give him a return on his money in the form of honey from a certain bee-keeper. In addition, he did not specify a weight or date of delivery. This is similar to what the people of Madinah used to do. They would make advance payment on fruit from certain palm trees. When the Prophet (peace be upon him) arrived at Madinah he forbade this type of transaction as it entails Gharar sale (uncertain sale) for fear that the palms could be ruined and not yield fruit. Ibn Hajar mentioned in his book, Fath Al-Bari, (vol. 4,

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p. 433) that, "It has been reported by Ibn Al-Mundhir that the majority of scholars agreed upon the prohibition of Salam sale with regard to selling a specific orchard because it is Gharar". It was reported by Ibn `Abbas (may Allah be pleased with them) that, (When the Messenger of Allah (peace be upon him) arrived at Madinah, the people used to pay in advance the price of fruits to be delivered within one or two years. Thereupon he (peace be upon him) said: Whoever pays money in advance, should pay it for known specified weight and measure to a fixed date.) (Agreed upon by Al-Bukhari and Muslim). Therefore, this kind of Salam sale mentioned in the question is not permissible as it does not meet the conditions. The bee-keeper should return the money to its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Chapter on Loans

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borrowing gold

The sixth question of Fatwa no. 2730

Q 6: Some of our well-known neighbouring merchants come and ask us to lend them one kilogram of gold or in pounds. We give it to them, and we are pleased to do so. They return it to us on the day they get it. The price of gold may increase or decrease more than 2,000 Riyals from the day of the loan to the day of delivery. I would like you to clarify this issue of concern for us.

A: It is permissible for you to lend gold in kilogram or in cash, and it should be returned to you in pounds calculated by counting or gold pieces calculated by weighing, in the same form they were received from you. There is nothing wrong with doing so, if Allah so wills. Cooperation between Muslims is required. You should just receive the gold that you lent, whether the price goes up or down. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 19173

Q 1: What is the ruling on someone who borrows gold whether it is pure or worked into items and then pays it back as different gold with the same weight and value, or borrows a gold dinar and later pays it back as a dinar with the same value?

A: there is nothing wrong with lending the gold as long as it is paid back with the same weight. The Prophet (peace be upon him) said: (Gold is to be paid for by gold with equal weight, like for like.) Moreover, there is no harm if it is paid with excess provided that it is offered without a stipulation. The Prophet (peace be upon him) said: (The best of people are those who are best in paying off the debt.) It is noteworthy that its value should be paid according to the current rate hand to hand, for Ibn `Umar (may Allah be pleased with them both) reported: (We said: O Messenger of Allah! We sell for dirhams and take dinars and we sell for dinars and take dirhams. The Prophet (peace be upon him) said: There is no harm in taking them at the current rate so long as you do not separate leaving something to be settled.) May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Forms of borrowing from the Agricultural bank

The second question of Fatwa no. 1397

Q 2: Many people purchase sheep in order to obtain loans from the Agricultural Development Bank. They take a sheep priced at 300 or 400 SR each. The bank gives them the value and considers it an interest free loan. Some people bring the sheep they already own, then tell the bank that they have purchased them at the price determined by the bank in order to obtain the loan. What is the ruling?

A: If the person purchases some sheep to breed them, and brings them to the bank then honestly tells the bank the price at which he purchased the sheep, and the bank gives him the value of the sheep as an interest free loan, it is a permissible transaction and there is no doubt about it. However, if the loan is given with interest, it is not permissible to take it. As for the person who brings the sheep he already owns and tells the bank that he has purchased them from the market at the price which the bank has determined just to get the loan, he is telling a lie which a Muslim should not do. In fact this person should fear Allah (Exalted be He) and remember Him.

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borrowing from a Real Estate Development Fund

Fatwa no. 13039

Q: I have an account in a real estate bank. Thereby, I am entitled to a state loan through this bank, but it will be a long period until I receive this loan. The state will exempt me from 20% of the loan, if I repay it on time. It will exempt me from 30%, if I deliver it in one payment after construction. I heard that Al-Bank Al-Ahly "The National Bank" will give the required loan which is (300,000 riyal), but the bank will pay the state and benefit from this remission by the state. Is it permissible for me to take this loan from Al-Bank Al-Ahly which equals (300,000 riyal) and pay it (300,000 riyals) , and when it is my turn to take the loan from the Real Estate Fund, Al-Bank Al-Ahly takes it instead and I will pay Al-Bank Al-Ahly every year (12,000 riyals). Al-Bank Al-Ahly will pay (9,600 riyals) to the Real Estate Bank and become

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the beneficiary of this loan and this remission? Please advise?

A: It is not permissible to take 300,000 from the bank in order to pay them 300,000 with the remission of the government because payment has a pre-conditioned extra that makes it usury. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First and second question of Fatwa no. 3204

Q 1, 2: A person mortgaged a house to the development fund then passed away before repaying the loan. Is this person accountable for the loan like normal debts? Moreover, is it permissible to sell the house while it is still mortgaged to the development fund?

A: First, The person is accountable to pay the loan that he took from the development fund if he dies before repaying it, just like he would be accountable for any other debt. His inheritors should repay it when it is due, out of the estate of the deceased. The inheritors should inform the officials at the development fund so that they can take the necessary procedures regarding the mutual commitments of the debtor and the creditor. **Second,** it is impermissible to sell the house which is mortgaged for the development fund loan before

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obtaining the permission of officials there or repaying the rest of the loan. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 6514

Q 2: My father took out a loan from the Real Estate Bank and then died. Is this loan considered a real debt as is stipulated in the Shari`ah (Islamic law)? Some people claim that a debt owed to the government is different from any other debt.

A: A debt owed to a government is a real debt, which should be paid off like any other debt taken from creditors other than banks. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 7058

Q: My father passed away on 3/21/1404 A.H.

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During his lifetime, he took a 200,000 Riyal loan from the Real Estate Development Fund. He gave me power of attorney to mortgage the land, sign the contract, receive the payments, and repay the annual installments on his behalf when their time was due. I received the whole loan and completed the building seven months before his death.

During his lifetime my late father - may Allah be merciful to him - divided his real estate among his heirs before he died, while he was mentally and legally competent to do so. My share was this building that he had taken this loan out for, and the consequent financial commitments to the Real Estate Development Fund according to the loaning contract. After my father's death - may Allah be merciful to him - I am afraid for my father that any responsibility to the loan still rests on him, although I am ready to honor and settle each annual installment when it is due, because I am the one who benefits from that loan.

My question is: Is it obligatory on me to settle the whole loan immediately after the death of the loaner, that is my father, or should I abide by the terms of agreement with the Real Estate Development Fund in regard to repaying the loan in annual installments of 6,400 Riyals every year for twenty-five years, bearing in mind that I am not a rich man?

A: There is no problem in continuing with the yearly installments as they are, but you have to pay the installments when they are due. There will be no blame on your father in this regard, if Allah so wills, if the reality is as you mentioned.

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Fatwa no. 13022

Q: Five years ago, I applied for a loan from the Real Estate Development Fund to build a house, as others like me have done. I was given a number and waited for my turn. My turn was approaching, but during that five-year time period I had a dire need that forced me to sell the land on which I intended to build, and I do not have the ability to buy another plot of land now. Someone who knows my situation offered to pay me 50,000 Riyals in return for the number that I have and my right of benefiting from the loan to be given to me. is it permissible for me to accept this offer or is this transaction not Halal (lawful)? Please advise me.

A: It is not permissible for you to do this, because it entails fraud and deception of the state. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Building by a loan to be repaid from future rent

The first question of Fatwa no. 512

Q 1: A person has a piece of land then he made an agreement with another person on condition that the other would pay a sum of money to build a compound on the piece of land. Then, they would share the rent during the following ten years. After the ten years, the landowner would take back the building and repay the sum that was invested to the other partner.

A: If the matter is as mentioned that two men participated in building a compound on a piece of land owned by one of them provided that the rent of the compound would be divided fifty-fifty between them for a fixed period; for ten years for example, and then the sum of money would be returned to its owner; the land and the established compound would be recovered by the landowner, this is not permissible. The reason is because it is a loan which brought usurious interest because he paid the sum on the building to be given back to him after a while. In return, he benefited from half of the rent during this fixed period. However, the sum which they used in building may be more or less than the value of the land; therefore, it is not permissible to share the rent.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 14243

Q: I own a piece of land and I intend to hire a contractor to build on it for me and it will cost around 300,000 riyals. We have agreed that after he finishes and calculates all the costs, I will pay him an additional 10% as profits in return for allowing me to pay the money in monthly installments. For example, if the building costs 300,000 riyals plus the additional 10%, the total payment is 330,000 riyals to be paid on monthly installments. What is the Shari`ah ruling on this matter?

A: It is not permissible to carry on with this transaction, as this form of loan is paid to gain a benefit. Every loan paid for gaining a benefit is Riba (usury) according to the majority of Muslim scholars. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 10167

Q: One of my coworkers needed an amount of 400,000 riyals to finish his building after work had stopped for two years. He asked me to give him the 400,000 riyals as a loan to finish his building and told me he would give me in return the right to benefit from three out of the six apartments in it. They would be totally mine whether to rent out or live in until he had paid off the entire amount in cash.

We asked some Shaykhs about this agreement and they said it was permissible. They said the profit of the three apartments is not a definite amount and the repayment period is not fixed as well, as it may extend from two to four years. Based on that, I withdrew the said amount from the Islamic bank I deal with and which gives me interest. Later, other Shaykhs told us that this transaction is not permissible and now I am confused. Appreciate your guidance, may Allah guide you.

Is taking the profits or rentals of the three apartments in addition to the original loan lawful? Bear in mind that my coworker is well-off and has a ten-apartment building other than this building. His monthly salary is more than 10,000 riyals. If I refuse to take the profits of the three apartments, I will lose since I withdrew my money from the Islamic bank

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and will not be receiving interest for a long time while he is making use of my money and he is not in dire need of it. If taking the rentals is unlawful, can I give them in charity? May Allah grant you success.

A: It is not permissible to lend your coworker money in return for benefiting from three apartments by leasing or living in them until he pays off the loan, as this loan is paid to gain interest. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 11743

Q: A man owns a building of yearly revenue hitting about 1.5 million riyals. For some circumstances he asked one of his friends to lend him 10 million riyals in return for benefiting from the building for a certain period, as the man did not want to take his friend's money for nothing. Is this lawful? Appreciate your guidance may Allah guide you.

A: In case the lender takes the revenue of the building in return for the loan, this is permissible, but if he will be repaid and he is just benefiting from the building, this is

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not permissible. This falls under the loan that draws interest. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 6877

Q: I live in `Ar`ar and I own a piece of land which I wanted to enclose with a fence but I do not have enough money. I went to one of the merchants in town asking for a loan to build the fence around my land but he refused. I proposed that he buys half the land but he declined my offer. After a few days, I went to him again and offered to give him half my land in return for a certain amount of money and he agreed and lent me the money. A year has elapsed since then and I heard from some knowledgeable people that this transaction falls under the category of prohibited Riba (usury). I am confused as I did not know before that it was Riba.

My question is now: Is it permissible to annul the contract and return the money to him? What should I do? May Allah reward you well!

A: The transaction you made with this man, who gave you the loan in return for half your land that you want to enclose, is Riba. This is because the loan is given in order to gain a conditioned benefit and this is Haram (prohibited). Both of you share in the sin

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if you knew it is Haram when you made the contract. To annul the contract you must refer the matter to the Shari`ah court unless you both agree that you give the money back to him and you regain possession of your land. In this case, you do not have to resort to a Shari`ah court. However, both of you should repent to Allah (Glorified be He). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourth question of Fatwa no. 1989

Q 4: Someone gives another a sum of money or an animal to be slaughtered stipulating that the given thing shall be returned at the time of `Eid-ul-Adha (the Festival of the Sacrifice). The owner latter asks this person to return the same sum of money or the value of the animal, is this permissible?

A: We know of no evidence to prohibit this transaction. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 117491

Q: I am a farmer. Sometimes I need

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kinds of seeds from the people of my village. In such cases, I ask the seed trader to give me a certain quantity of wheat, for example, which I would cultivate then give them an equivalent amount after the harvest. We agree on this and as you know, may Allah protect you, that the cultivation period takes a lot of time, not less than three months. Recently, some educated persons said this transaction was not religiously permitted but I am not convinced of its permissibility since it has been a well-practiced custom.

My question is: Am I permitted to borrow a specified weight of wheat or any other kind of seed to plant because of my urgent need for it then return an equivalent weight after the harvest?

A: If the reality is as you mentioned and you take such seeds as a loan, then there is no harm in this. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The second question of Fatwa no. 10635

Q2: A man was in need, so he went to another man and asked for

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five thousand Riyals as a loan. The man gave him the loan along with another five thousand as assistance to help him fulfill his needs like marriage, etc. Does this loan along with the additional monetary aid provided include any prohibition, or not?

A: We do not know any prohibition in giving the borrower a loan as well as any other monetary assistance. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11096

Q: A young man wants to marry. He agreed with someone to propose to his daughter, but his financial circumstances are currently bad. He does not have enough money to cover the cost of marriage, so he wants to defer the dowry. However he still has to purchase some furniture and pay for the costs of the wedding. His prospective father-in-law wants to help him till things get better. He offers to lend him some money to help him cover the costs of marriage such as purchasing gold, furniture, and other items needed for marriage. Is there any evidence prohibiting this loan? It should be noted that he does not want any interest or benefit for himself. He just means to help us get married. May Allah protect you for the service to Islam and Muslims.

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A: If the case is as mentioned, the loan given by the girl's father to the prospective husband is not considered a loan that generates interest. In fact, it is a loan from a benevolent person who wants to do good for his daughter's fiance. He is to be commended for this. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11147

Q: A group of colleagues have got together and agreed that each one of them will pay a sum of money from their January salary, for example, and give this money to one of them. The same sum will be given to another of them in February, and so on, until they have all had the same amount. The one who will have the money each month will be chosen either by drawing lots, the one who needs the money most, or by any other way they agree on.

May Allah guide the Muslims to what pleases Him.

A: We do not know of there being anything wrong with that, because the benefit is shared without committing anything forbidden by Shari'ah (Islamic law). It only entails deferring the repayment of the loan, which is not a problem, according to the more correct of the two opinions of the scholars.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Some forms of sale at car fairs

Third question of Fatwa no. 11170

Q 3: I own a car showroom in which I buy and sell used cars. Some of my relatives bring me a sum of money and ask me to complete the payment on their behalf if the value of the cars they want to buy is more than the amount of money they have. I receive in return for this around three hundred Riyals or more for every car they buy. It is important to mention that unless they pay the sum of three hundred Riyals or more for each car, I do not complete the payment on their behalf.

Is this kind of transaction permissible according to Shar` (Islamic law) bearing in mind that I regard the sum I receive as being in return for agency work and concluding the sale contract?

A: First, when your relative buys a car and asks you to complete the payment on his behalf, this is regarded as a loan. It is up to you to lend him the amount or not but it is impermissible that you receive any interest on the loan. This is because doing so is considered Riba (usury). **Second,**

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charging an amount of money in return for concluding a sale contract or mediating between two parties is permissible subject to the agreement. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18222

Q: I have a used car showroom that I rent on a yearly basis for which I allocate a certain amount of capital. I have many dealers who buy cars outside the showroom and the showroom pays for the cars on their behalf, no matter how expensive they are. The car ownership is not transferred to them, so they do not have to pay the registration fees, and the cars either remain in the showroom or the buyers take them and go on errands.

When they sell this car, the showroom takes back the money that they paid for the car, in addition to a commission, which come in three or more different forms:

First case is if the price of the car that the showroom paid is less than

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30,000 Riyals, the commission is 500 Riyals. The second case is if the price of the car is more than 30,000 Riyals, the commission is 1,000 Riyals. The third case is if the price of the car is more than 50,000 Riyals, the commission is 1,500 or 2,000 Riyals. Please note the following: Firstly: Commission is taken from a car dealer for every car that the showroom paid for on their behalf, whether they made a profit or not on the car they bought and then sold. Secondly: The showroom does not stipulate that a dealer has to sell a car in a fixed period of time; rather, facility in time is provided until the dealer sells it. Thirdly: There are other expenses that are paid by the showroom, which the dealers have no involvement in, such as the annual rent; the water, electricity, and telephone bills; and paying workers' salaries, such as the guards, clerks, maintenance workers, and others.

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Fourthly: The showroom stipulates that if a dealer wants to engage in this business with them that they should pay 10,000 Riyals or more in advance, according to their financial capability and their agreement with the showroom owner. This money is put into a personal account in their name, and their profits are added to it. This sum of money is paid as guarantee against losses that may be sustained by the dealer, so the showroom's capital is not affected by a loss. When the showroom wants to dismiss one of the dealers from this business, they are given this sum of money, provided that it has not sustained any losses, in addition to any profits they made. Fifthly: It must be noted that dealers, due to their financial circumstances, can only engage in this business through this way, under the security provided to them by the showroom. Sixthly: No matter what a dealer earns, the showroom owner requests nothing over and above the commission that is added to the price of the car in advance. Your Eminence, please advise us regarding the work of the dealers and how they are dealt with by the showroom owner, bearing in mind that most of the showrooms work in this way. May Allah protect and support you!

A: If the situation is as you mentioned, these transactions are not permissible,

because dealers giving the owner of the car showroom a commission in return for him paying for a car that they bought outside the showroom is Riba (usury), because what is happening is that the showroom is lending the dealer money and taking an increase on repayment. Calling it a commission does not stop it being Riba, because any loan that yields a benefit is Riba. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourth question of Fatwa no. 3895

Q 4: A person lent someone ten thousand Riyals for three years. Some say that if the lender takes back the ten thousand Riyals after three years, the sum would be less than its real value, due to the increase of prices, or what is known as monetary inflation. For example, one kilo of oranges used to cost four Riyals, now it is sold for seven. Therefore, they say that the lender should request the price difference so as to be treated fairly, and that this difference can be calculated using a certain mathematical formula that is to be officially adopted by the government. What is your opinion on this ?

A: We do not know a legal principle indicating the permissibility of what you say, as

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it is impermissible for a lender to take anything from the borrower except for the borrowed sum. However, if the borrower willingly gives the lender more than the borrowed amount, this is permissible as long as it is not preceded by a condition or a previous agreement to do so, even if it is customary, for there is no difference between a customary condition and a verbal one, as the Prophet (peace be upon him) stated: (The best of people are those who are the best in paying off their debts.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17547

Q: My friend asked me for a loan, but the only wealth I had was a piece of land that I did not intend to sell, as its value was rising. However, I told him to sell it for me and to take the money he received as a loan from me. Due to his concern for my best interest and so that I would not lose the increase in its price, he stipulated that he would give me the value of the land at the time he would settle the debt or that of a similar piece of land, and not the price with which he sold it. Is this a valid condition or not?

A: It is obligatory on him to just give you back the amount he raised from the sale of the land that he borrowed from you, without an increase, because stipulating an increase on a loan is clear Riba (usury/interest).

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Allah (Glorified and Exalted be He) prohibited Riba in many Qur'anic Ayahs (verses). The Prophet (peace be upon him) also prohibited Riba and cursed those who receive Riba, those who pay it, the two witnesses to it, and those who record it. Therefore, you should only receive the value of the land that your friend borrowed from you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18614

Q: I asked my elder brother to loan me 4000 Riyals interest-free. My brother accepted, provided that I purchase a car for him by installments. He wanted me to purchase the car in my name and he would pay all the monthly installments . I accepted the condition and took the loan. However, one of my colleagues told me that this agreement is considered Riba (usury/interest). When I told my brother about this, he became angry and told me that this mutual agreement must be honored He told my parents about this and they also became angry with me. What is the ruling on this agreement?

A: This condition is Batil (null and void) and you should not fulfill it.

It involves a type of interest to the creditor, and any loan yielding interest is regarded as Riba. Therefore, you should not purchase the car. If he asks you to pay back the loan, you must pay it without any increase. Moreover, you must not obey your parents concerning purchasing the car for your brother who loaned you the money with this stipulation. There is no obedience to a creature in disobedience to the Creator. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Borrowing from an Employee Loan Fund

Fatwa no. 18544

Q: The United Electricity Company in Al-Sharqiyyah established a loan fund for company employees. The loan can be equivalent to between one and six monthly salaries, with the maximum amount being 60,000 Riyals. The loan is to be repaid in monthly installments that are deducted from the employee's salary, without any interest. The loans are only available to those who are participating in another fund; a cooperative fund, which requires a deduction of 20 Riyals from the participant's salary.

This is a required condition for anyone to receive the loan from the fund.

For your information, the purpose of the cooperative fund is to assist the participating employees to get married, to have assistance during the month of Ramadan, to repay debts, or when facing emergencies. Also, any employee who receives a loan, will have 100 Riyals or more - based upon their salary - deducted from their salary monthly until the end of their service or retirement, at which time all the money that was deducted will be repaid. The 20 Riyals discounted by the cooperative fund will not be repaid, whether or not a loan is received.

Another condition for receiving a loan is that before receiving the loan, half the employee's basic salary will be deducted over a period of twelve months. After completing this time; deducting 20 Riyals, as was mentioned, until the end of service; and deducting the 100 Riyals; an employee may get a loan from the fund. The loan should not be in excess of six monthly salaries or 60,000 Riyals. I hope that Your Eminence will give us a Fatwa on the following questions: a. What is the ruling on taking loans from this fund, if it is conditional on the 20 Riyal deduction, when the stated purpose for that is assistance

to help employees get married, to sustain them during the month of Ramadan, and offer assistance in times of emergencies for the participating employees, as I mentioned earlier? b. What is the ruling on deducting 100 Riyals or more from the salary of an employee who receives a loan, which continues until the end of service, when it is returned to them on retirement? The money is deposited for this period in company accounts in banks that deal in Riba (usury/interest). Also, the half of the basic salary that is discounted for the twelve months prior to receiving the loan is also repaid to the employee upon retirement.

A: If the reality is as you mentioned, it is not permissible for you to take this loan, because the lender has made it conditional to take an excess for the loan; the aforementioned deductions. It was authentically reported that the Prophet (peace be upon him) said, (("Every loan that brings benefit is

Riba.") There is Ijma' (consensus of scholars) upon this ruling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 139)

Fatwa no. 16422

Q: The following is a common form of sale at automobile showrooms. The car dealer agrees with some middlemen known as Al-Sharitiyyah (sing. Sharity) who purchase cars from their owners at auctions. After that the middlemen take the cars to the showrooms which pay the price of the car to the owners without transferring the ownership of the car to the middlemen. The car is then offered for sale in the showroom, or the middleman takes it with him and next day he or the dealer sells it then he gives the showroom what they paid for the car in addition to 500 SR, regardless of gains and losses. Your Honor, is this sale considered a form of Riba (usury)? It should be noted that the middleman may resort to lying or cheating for fear of bearing the loss and in addition his having to pay 500 SR to the showroom. Please advise us regarding this type of transaction which is so common these days.

A: If the case is as you have mentioned in the question, this transaction is not permissible because it involves giving a loan that generates a profit, and every loan that generates a profit is Riba (usury). May Allah protect us from this! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15739

Q: A person borrowed a sum of money from someone on one condition: the debtor should give the creditor a hundred riyals for every load the former delivers with his truck. I implore Your Eminence to give an opinion on this matter by explaining whether it is permissible. It is worth mentioning that the hundred riyals that should be given for every delivery are not deducted from the amount of debt; rather, it is additional money.

May Allah protect you to serve Islam and Muslims.

A: If the reality is as you mentioned, then it is impermissible to lend a sum of money to another person on the condition of paying an additional sum of money, because it is a loan that draws interest and every loan that draws interest is Riba (usury). May Allah grant us success May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 16699

Q: We would like to know the ruling on a certain kind of transaction that takes place in some Muslim countries. In this transaction if a person - whether insolvent or not who has some agricultural land - wants to borrow a sum of money, he gives his agricultural land to the lender, meaning, the lender rents it from him. When the debtor repays the whole loan, he gets his land back. It is important to mention that if the debtor rents the same land, the space of which is for instance one square km, to other than the creditor; the former receives five thousand Riyals for one hundred meters. This means that the total value for renting all the land is fifty thousand Riyals. The owner of the land (the debtor) rents it for the creditor for five hundred Riyals for every one hundred meters, meaning, for a total value of five thousand Riyals. This is repeated every year until the debtor repays the complete amount of the loan. After that, the creditor returns the land to the debtor.

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A: If the reality is exactly as what is mentioned in the question, this transaction is impermissible because it involves lending money and making a stipulation to rent some agricultural land for less than its real value. Therefore, this kind of transaction involves a loan that entails interest for the lender and this is Riba (usury). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 7531

Q: A person borrowed a Sa` (1 Sa` = 2.172 kg) of wheat from another person at the beginning of year 1401 A.H. At that time, the wheat Sa` equaled one hundred Riyals for example. Both parties agreed on returning this Sa` after one year. When the time of returning the wheat became due, the price of a wheat Sa` increased to one hundred and thirty Riyals on the market. In this case, is the borrower supposed to return what equals only one hundred Riyals of wheat to the lender at the end of the year; bearing in mind that the amount would be less than one Sa`? Is the borrower supposed to give the lender a Sa` of wheat which would cost him one hundred and thirty Riyals, knowing that at the time of loan the price of a Sa` of wheat only equaled one hundred Riyals? Is the difference in price (thirty Riyals) considered Riba (usury/ interest)? Is it permissible for the borrower to give the lender a sum of one hundred and thirty Riyals instead of giving him/her a Sa` of wheat, if the lender does not object to this?

A: First: The borrower must return what he has borrowed on the agreed upon date to the lender, or any family representative, whether there is a price increase or decrease. **Second:** There is no harm in paying the debt in money, even if it is more than the original borrowed amount, as long as there is mutual consent between the lender and the borrower (at the time of repayment) and as long as there is no previous plan to do this at the time of borrowing. When there is mutual consent on the amount, it must be paid immediately

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so as not to be considered as selling a debt for debt. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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repaying a debt in a different currency

The second question of Fatwa No 6903

Q 2: I borrowed some money from a person (in French currency) on the condition that I would return it to him in France. However, when he came to Algeria, he asked me to give him Algerian dirhams in return for his money. What is the ruling on that?

A: It is permissible to pay back the same sum in Algeria whether in French currency or by giving the equivalent value at the current rate of exchange in Algerian currency on the condition that delivery is fulfilled before departing.

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The second question of Fatwa No 7344

Q 2: What is the ruling on taking a loan in a certain currency and repaying it after a few months in a different currency even though the price of the currency may have changed during the period of the loan?

A: When a person takes an interest free loan, and repays the loan in a different currency at the rate of exchange at the time of repayment without a condition that benefits the lender, it is permissible, because it involves cooperation between Muslims and fulfilling their needs. However, if the lender stipulates that the borrower has to pay interest on this loan or that a borrower has to give it back in a certain currency or offer any benefit to the lender, then it is unlawful. This is because it is a kind of usury which is forbidden according to the Qur'an, the Sunnah, and the consensus of scholars. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 7690

Q: More than one year ago, our society was in bad need for money, and remains so up to now. We borrowed money from a French bank based on riba (usury). Shaykh Abu Bakr Al-Jaza'iry then asked us to purify the money

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of Allah (Exalted be He) from usury. He asked one of the good-doers in Saudi Arabia to give us one hundred and sixty thousand francs, (160,000 new Frensh francs) as an interest-free loan, which he gave to Hajj Bilqasim Muhammad to give to us. When we received from a benevolent donor a sum of money that equals the loan, we went to Hajj Bilqasim to return the money to him but he said: The Saudi lender wants the money in dollars, not in francs. In this way, the amount would be much higher than (160,000 francs). Is it permissible to give him the money in dollars with the extra interest, taking into consideration that we thought the money was to help us for the sake of Allah (Exalted be He)?

Could you kindly advise. May Allah reward you.

A: If the reality is as you mentioned that the loan which was given to you was in French francs, it is only necessary to pay French francs; whether the current value of francs has increased or decreased from the value at the time of borrowing. It is not permissible for him to oblige you to pay anything unlike the loan he gave. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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fluctuation of exchange rate after borrowing and before repayment

Fatwa no. 10423

Q: When someone borrows a sum of money; say (100 pounds) that should be repaid several years later at the same value (100 pounds), is there any implied Riba (usury/interest) in this transaction, as the purchasing (market) value of the pounds declines with time?

A: The debtor should pay the pounds he borrowed at the time when the lender asked for them. The difference in the purchasing value does not affect anything; whether it has increased or decreased. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 10462

Q: i borrowed a sum of money (5000 SR) from a friend two years ago. He stipulated that I should repay the money in Jordanian dinar. This amount (5000 SR) equaled 543 dinars at that time, but if I repay him 543 dinars as we agreed, they will be worth (6000 SR). If I repay him 5000 SR, they will now be worth

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450 Jordanian dinars, and I will be violating the agreement and decreasing the value of the money. What should I do to repay the money without committing a sin? I would appreciate your advice! May Allah reward you!

A: You must repay the money you borrowed, which is 5000 SR; however, the condition you mentioned is not valid because this is a loan that generates a profit. Furthermore, it is an exchange of money deferring one of the exchanged items, which is not permissible. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11611

Q: A person asked someone else to lend him one thousand Filipino Pesos that were to be repaid after a specific time in US dollars, meaning, the actual value of the Filipino currency that was borrowed. Is this permissible according to Shari`ah (Islamic law)?

A: a loan contract is supposed to be a contract of kindness and co-operation among Muslims for it involves benefiting Muslims, fulfilling their needs, and a great reward from Allah (Glorified and Exalted be He). Therefore, it is impermissible to lend him one thousand Pesos to be repaid in US dollars because doing so contradicts the purpose for which loans are basically Mashru` (Islamically acceptable).

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consequently, the debtor has to repay the equivalent of the loan he borrowed and it is impermissible to stipulate any increase. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa No. 129731

Q: I borrowed (3,500 Dinar) as an interest-free loan. The sum has been transferred to me from the Emirates, and the Dinar at that time was worth approximately nine and a half Riyals. Now, I would like to repay this sum (debt) and the Dinar now is worth five and a half Riyals. Should I repay and transfer this debt at the prices that prevailed three years ago, meaning, nine and a half Riyals? Or should I repay them at the current price which is equal to five and a half Riyals? Please, advise me. May Allah guide you and reward you the best.

A: You should hasten to repay your debt in the currency in which the loan was made, that is, the Jordanian Dinar.

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14448

Q: In 1980, I was in need and my wife loaned me 20 grams of gold which I sold, and I traveled to Lebanon to work there. When I came back from Lebanon, I bought a cow. Before traveling to Baghdad to work I sold the cow for 360 L.E. Upon my return from Baghdad I bought a buffalo and then sold it to purchase a piece of land, which I then sold for 750 L.E. Now, my wife is asking me to repay the loan of gold. Shall I purchase the same weight of gold in spite of the rise of gold prices or give her its value in money? Please answer me, may Allah reward you!

A: you are obliged to pay the amount of gold back to your wife. The gold you took counts as a loan, and therefore it is to be paid for in gold with equal weight. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Repaying a loan

(Part No. 14; Page No. 150)

The fourth question of Fatwa no. 6028

Q 4: I once borrowed a hundred riyals from a person who requested his money after a while. When I told him that I could not pay it off at that time, he complained to some people and we met in the house of one of them. They stressed that I should repay the debt but I denied owing him any money. Later, I asked about him to repay his debt, but I was told that he had died and I do not know his relatives or his neighbors. Please advise me. May Allah reward you the best in the world and the Hereafter.

A: First, you should ask for Allah's forgiveness because of lying and denying a person's right, turn to Him in sincere repentance, regret what you have done, and be determined not to commit this again; and may Allah accept your repentance. **Second,** you should do your best to find the inheritors of this man and give them his due right. If you are unable to find them, give the money as Sadaqah (voluntary charity) on behalf of the man. If you find the inheritors, give them the choice of either taking their money, and you will be rewarded for this, or accepting your deed of giving the money as Sadaqah and they will be rewarded for this.

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May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The first question of Fatwa no. 2219

Q 1: I borrowed a sum of money from a relative who died before I was able to repay him. He had no heirs except his parents, so is it better to give this money to them, taking into consideration that they are rich, or to pay it as Sadaqah (voluntary charity) in his behalf? Please, advise me. May Allah reward you !

A: If the case is as you have mentioned, you should pay this money to his parents even if they are rich, for this is their right. His father, in case the deceased was indebted, should pay his debts and carry out his son's legal will and inherit the rest of his money. It is not permissible for you to act freely with the money by any means, unless his parents entrusted you with it.

(Part No. 14; Page No. 152)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 5015

Q 1: In 1390 A.H. when I wanted to move from Yemen to Saudi Arabia, I asked two women to lend me one French Riyal each. They gave me their names and addresses at Mu`badah in Makkah. When I reached Makkah and I had enough money to repay this loan, I looked for these women but I failed. I have not found them till now. Please help me with this problem.

A: If the case is as you have mentioned, you may give this amount in charity on their behalf. If you meet them, you can tell them about what you did. If they are satisfied fine, if not, you must repay them and the reward of the charity will be granted to you In sha'a-Allah (if Allah wills). May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 19429

Q 1: After a long friendship throughout the school years since childhood up to graduation, the two friends separated. After a while, they happened to work in the same place and became neighbors. One of them was married to a girl from the tribe of the second person. They used to borrow money from each other and repay it when able to do so. One of them borrowed a sum of money but could not remember how much he borrowed due to the long period that had elapsed. His friend did not request him to pay it back until he died. Should the debtor pay this money? Please advise us.

A: You should pay back the money you owe to the heirs of the deceased. If you do not know how much you owe him, you have to estimate it. In this way, you would free yourself from any blame. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The twenty fourth question of Fatwa no. 18612

Q 24: A person borrowed (100 Dinars) from his friend and repaid them after one year. His friend asked him to pay (150 Dinars) because now the (150 Dinars) equals the (100) at the time of borrowing. Is it permissible to hold an agreement from the beginning to take a sum of money to buy a car and pay it back after two years with equal value to that of the car? It is worth mentioning that the money taken from the beginning was (3000 Dinars) and the amount returned to the creditor is (3500 Dinars)?

A: the difference between the value of the currency at the time of payment and the time of borrowing does not warrant asking for the mentioned increase, for it is a type of the unlawful usury. It is obligatory to repay what he borrowed without the extra amount which the lender asked for. As for the difference in the currency value, it is predestined by Allah. The value of money may increase to equal the initial amount borrowed, or even more, because rates are variable. This ruling also applies to what you have mentioned in the case of the car. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 8514

Q: A person borrowed ten thousand Algerian dinars (around eight thousand Saudi riyals) from his father-in-law three months before the latter passed away. The debtor then wanted to deposit the value of the loan in the bank account of his deceased father-in-law but his wife told him that her father bequeathed her that money. It may be important to mention that the wife did not receive her portion of the estate of her deceased father. What should this man do? Should he give the value of the loan to his wife or to the inheritors?

A: It is obligatory that the man mentioned in the question repay the money that he borrowed from his father-in-law to the latter's inheritors or to their guardian. He has to verify that all the money will be divided amongst the inheritors. Alternatively, he may give them the money through the court that will in turn distribute it between the inheritors after paying the debts of the deceased and applying his will if he had one. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The last question of Fatwa no. 8864

Q: A woman relates that the financial and economic status of her family was very bad ten years ago, and because of these bad conditions her husband was forced to

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take a loan of three hundred dinars. The husband used to pay the interest stipulated by the creditor while the principal loan would remain untouched. However, her husband's financial conditions worsened and he stopped paying the monthly interest. The husband then died and the interest accumulated throughout this period, for the usurious creditor added the accumulative interest which was not repaid to the principal (the amount borrowed). He then filed a suit against the wife and her children, requiring the payment of the new sum of money, which was, the principal (300 dinars) + the accumulative interest + the lawsuit fees (the lawyer's fees and charges). The required total sum of money has become 1000 dinars. As a way of reaching a settlement, the wife offered to give the creditor half the required sum of money in return for forgoing the lawsuit and resolving the problems peacefully since she is a widow that supports orphans. The money offered was, thus, 550 dinars, but the creditor totally refused and insisted on receiving the entire amount. The lawsuit has now been before court for about four years and

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the wife wants to pay the whole sum of money (1000 dinars) to exonerate her dead husband from this usurious creditor. Is it permissible for her to give him the whole sum of money, or should she give part of it, such as the lawyer's fees, or should she pay the other part, which is the accumulative interest? Should she pay the money or not? In case of paying the money, is it permissible for her to give it from the interest she takes on her bank account, because the creditor is a usurious person who already deals in Riba (usury) and does not fear Allah, or should she pay it from money from a lawful money that is free of Riba? She is waiting for an answer. May Allah reward you the best.

A: The woman is only required to repay the principal loan, which is 300 dinars if the reality is as you mentioned. The extra money is Riba, which the wife is not obliged to pay and the creditor is not obliged to require or take. This is if her husband left money from which she can repay the loan, but if he left nothing, there is no obligation on her. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 14555

Q: I borrowed 10,500 SR from my grandmother, but returned only (1,000 SR) during her lifetime. Now, the balance of (9,500 RS) is a debt I owe. My grandmother passed away and the money is still due, how should I repay the debt? It is worth mentioning that my grandmother has only one daughter which is my mother and I do not know any of her relatives. Most of those whom we know from her relatives have died (May Allah have mercy upon them). I have two brothers and one sister. Please, advise me regarding the proper disposal of this money? May Allah grant you a long life and reward you the best reward, He is the All-Hearing, the All-Responding. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!).

A: You must return this money to the legal heirs of your grandmother. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 11367

Q 1: A person lent another a sum of money, then the latter denied it. They then resorted to the judge and the borrower made the necessary oaths. After a while,

the borrower brought the money to hand it over to the lender. Is it permissible for the lender to take the money after the borrower made an oath denying the loan before the judge? I hope you will kindly explain the Shari`ah ruling in this regard. May Allah grant you success.

A: It is permissible for the lender to accept the money from the borrower even if he makes an oath to deny the loan before the judge, because the oath was just to end the dispute. As for the right of taking the money back, it is a debt upon the borrower to the lender. When he pays the money, he would be free from debt. However, he should seek forgiveness and repent from making a false oath. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa No. 12827

Q 1: I am an Egyptian and I lent another Egyptian friend a sum of 700 USD when we were spending our vacation in Egypt. After we returned, he sent me a sum of 2800 Riyals which is greater than the borrowed sum of 700 USD by around 170 Riyals. He argues that the exchange rate of the Dollar in Egyptian Pounds on the day he borrowed and exchanged the money equals 2850 Riyals, and that the value of the dollar

has fallen since then. What is the islamic ruling on this matter? Please advise me. May Allah reward you.

A: It is permissible for you to accept the mentioned sum. This would be considered a generous repayment of the debt. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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The third question of Fatwa no. 16513

Q 3: what is the ruling on borrowing money from someone whose current whereabouts is unknown?

A: If you need to repay a debt or a loan to someone and you do not know their whereabouts or how to find them, and you despair of being able to repay them the debt, you should give it out as Sadaqah (voluntary charity) with the intention that the creditor receives its reward. If they eventually appear, tell them what happened; they will either accept the Sadaqah, or else you should pay them the debt and you will receive the reward for the Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17255

Q: I want to strive in the Cause of Allah, but I used to study in the United States and it happened that I borrowed money from several places, such as banks, shops, and non-Muslim Americans. Bear in mind that I borrowed the money from banks through cards, such as MasterCard and American Express, and they cancel the files of those who do not pay their debts after seven years. It therefore becomes very hard then to repay those debts as they are nonexistent. As for the loans from the shops, I cannot remember the amounts that I borrowed from them or the names of most of the shops. Finally, as for the loans from the Americans, I do not have their phone numbers and have no idea whether they are still working in the same places they were working before or not. Please advise me as to how I can repay these debts, as I have determined to go striving in the Cause of Allah as soon as possible.

A: it is obligatory that you should repay that money, whether it is borrowed from a Muslim or a Kafir (disbeliever), an individual or an organization. It is not permissible to procrastinate over this. As for those whose whereabouts or addresses are unknown to you, you should give out their money as Sadaqah (voluntary charity) on their behalf.

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Whenever they appear or you find their address, you should tell them what you did. If they agree, all praise be to Allah, otherwise you should give them their rights and you will be rewarded for the Sadaqah, as Allah (Glorified and Exalted be He) says (what means): ﴾So keep your duty to Allâh and fear Him as much as you can﴿ The Prophet (peace be upon him) also said: ﴾"Whatever I forbid you to do, avoid it, and whatever I command you to do, do as much of it as you can."﴿ If you fell into dealing with Riba (usury) with any of them, you should perform Tawbah (repentance to Allah), ask Allah for forgiveness, and determine not to repeat it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 18048

Q 2: I took one thousand Egyptian pounds from my father with his permisson before he passed away. However, my father used to say that he would give me a specific time in which I had to repay him the money. Then my father died before I could give him the money back. What should I now do with this money?

A: The one thousand pound that is mentioned in the question is considered a part of the estate that all the inheritors are entitled to share.

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The first question of Fatwa no. 1894

Q 1: I used to work as a clerk, and I was forced to take some money from the amount which was entrusted to me, intending it to be a loan and to repay it from my salary. However, the owner found out about it and asked me to repay it, so I did, without any argument. My conscience is now bothering me; what should I do to settle my heart?

A: taking money from others without their permission is considered as a breach of trust, even if it is done with the intention of repaying it from your salary or any other way. It is considered as rendering a part of other people's money inactive and depriving the owner of the money of the possibility of using it in a profitable way. It also brings shame on you and harms your integrity. Since you returned the money to its owner when he found out and asked for it, and you regret what you did, you should now firmly resolve not to do anything like it again, apologize to the owner of the money until he forgives you, and make sincere Tawbah (repentance to Allah) and a lot of good deeds, acting upon the Hadith saying, ("Follow a bad deed with a good deed and it will erase it.")

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May Allah forgive you, accept your Tawbah, and keep you away from sins and bad deeds, May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no 7481

Q: My brother lent me five thousand pounds to work and gain my livelihood. We agreed that I would repay him the money once I am able to do so. However, my brother's money is the outcome of a mixture of Halal (lawful) and Haram (prohibited) sources for he lives in the Netherlands and part of his business is in pork. Thus, I am confused regarding this sum of money; should I work with it or leave it? It may be important to mention that it is very difficult and also very rare that another person might lend me a sum of money like this. I hope that Allah helps you to answer my question for I am not comfortable with using this sum of money unless Allah (Exalted be He) permits me to do so.

A: If the reality is exactly as what is mentioned in the question, meaning, the money of the person from whom you borrowed the money is a mixture of Halal (lawful) and Haram (prohibited) sources, it is permissible for you to invest the money of this loan in a

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permissible investment so as to gain the profit that Allah (Exalted be He) predestined for you. Proof of this is that the Prophet (peace be upon him) used to deal with the Kafirs (disbelievers) of the Jews and the Christians in selling and buying and would also accept their gifts and eat from their food even though he (peace be upon him) knew that they used to deal with Riba (usury/interest) and trade in Haram things, meaning, their money is a mixture of Halal and Haram sources. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 1130

Q 1: a man borrowed from another man 400 Riyals. This man died without leaving behind heirs except a wife. The borrower gave the wife 100 Riyals only, and asks what should he do with the rest of the money?

A: If the situation is as the questioner has mentioned, he could pay the rest of the money to the judge in his district, and receive a receipt for this payment. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The eleventh question of Fatwa no. 9564

Q 11: What is the ruling on a person who borrowed 1000 Dollars, and at the due time of settlement the borrower paid with a currency other that the Dollar, i.e. he paid four thousand Riyals in return for one thousand Dollars? It should be noted that the value of the one thousand Dollars at the time of the loan equaled 3500 Riyals.

A: the borrower should pay the loan in the same currency with which he borrowed the capital. And if he wants to pay in a different currency, this has to be done according to the value of the Dollar at time of settling the loan. However, a Muslim may not stipulate that upon concluding the loan contract, because this will be paying without mutual exchange and this is not permissible for what is mentioned in the Hadith narrated by `Ubadah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 18489

Q 3: A man borrowed some money from his wife, on the proviso that he would return it soon, and the time was fixed. This was a long time ago, but when she asked him for her right, he refused, and told her, "I will not return that money, because you are my wife and you do not have the right to ask me for it. It is enough that I spend money on you."

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I hope that you will explain whether she can recover her right, although he says that if she forces him to redeem her right, he will do it, but he will also divorce her.

A: it is obligatory on a husband to repay a debt he owes to his wife. It is not Halal (lawful) for him to take anything of her money unless of her own free will, and it is not Halal for him to procrastinate paying her debt and threaten her with divorce if she asks for it. This is both an injustice and taking money unlawfully. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa No. 14057

Q: I am a twenty eight year old young man. In the past, I committed a huge number of misdeeds and major sins - It is Allah we seek for help. Praise be to Allah, I have repented to Allah and asked His Forgiveness, and I hope that He (Glorified be He) will accept my repentance and forgive me. I wanted to fortify myself by marrying as I was badly in need to do this. Thus, my father (may Allah be merciful with him) and I went to propose to a girl of my relatives and her family agreed. Then, I did not have enough money to afford the marriage expenses, and one year after the engagement, my father died

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(may Allah have mercy on him) leaving as part of his estate a sum of 200,000 Riyals. The heirs were: My grandmother, my mother, seven boys and four girls. My father was in debt to a Real Estate Bank for around 100,000 Riyals for installments of the house in which we live. I took 100,0000 Riyals to save for my younger brothers. After one year of my father's death, I ran out of money and did not have enough for me to marry. In my urgent need to marry and fearing that I might commit fornicaton - I seek refuge in Allah from this - I took all the money that was in my trust, and spent it all on my marriage expenses without informing my mother or any of my brothers. It should be noted that I had the intention to pay it back. A year has passed since I got married and I have only repaid around 20,000 Riyals. Now I am very afraid of Allah's punishment, and I fear that I would have committed a major sin which is consuming the money of orphans unjustly. What I fear most is to die before repaying this money. I hope that Your Honor will guide me on what to do. How can I solve this problem that troubles me day and night and makes me wish if I would have never gotten married, or approached to that money. This is what I wanted to explain to you. I have hope in Allah then you to enlighten me about what to do. Please supplicate to Allah that He

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will forgive me. May Allah reward you on behalf of all Muslims and me. May Allah's Peace, Mercy, and Blessings be upon you!

A: You must pay back what you took of your minor brothers' share to their guardian along with sincere repentance and Istighfar (seeking forgiveness from Allah) for what happened. May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 6928

Q 1: I borrowed 5,000 Riyals from a friend of mine and promised that I would repay the debt in a year, in Shaa' Allah (if Allah wills). He said to me, "You and I are brothers, and whenever you get the money, you can repay it; even if it is after ten years." I thanked him and asked Allah to bless him. Five months after this, my friend died. After the year had passed, I went to his son with the money, but he refused to take it. I went to him three times, but he refused it. I brought him proof and witnesses to show that I had borrowed this money from his father, but he insisted on refusing it. I went to his brothers and the rest of his heirs, but they refused as well. I am confused about this matter and what I should do now. Please advise me and may Allah reward you well!

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A: If all the heirs waive the loan you owe to their dead relative and they all are of full age and sound mind, then there is no blame on you. However, if you disagree, you can refer it to the courts. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 14702

Q 2: While I was in Iraq I borrowed 75 Dinars from someone, but we never met again because the Gulf War started. I only know the name of the area and, as I have returned from Iraq with no money, I do not have any money now.

A: It is obligatory that you should return the money you borrowed to its owner. If you cannot find them or their heirs, you should give it out as a Sadaqah (voluntary charity) to the poor on behalf of its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19286

Q: i married a woman and we now have a child. When i faced financial difficulties, i took her jewelry with her consent and free will without any compulsion. I sold it intending to buy her jewelry later. My wife died before purchasing the jewelry. Now: 1) Shall I purchase jewelry with the same value of the gold I sold and give it to her parents, or is this gold regarded as the inheritance of our son? 2) I owe her twenty thousand riyals, the deferred portion of her Mahr (mandatory gift to a bride from her groom). Am I obliged to pay this amount to her parents or not?

A: The value of the gold you took and the remaining amount of her Mahr in addition to anything else of her property are a part of her inheritance that is to be divided among the heirs according to Shari`ah, after issuing the deed of heirs that includes you. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 8986

Q: I borrowed 2,000 Riyals from a friend of mine who lives in Lebanon, before the Israeli invasion of Lebanon. The problem is that I lost his correct address, for I thought that he was traveling to Lebanon just for a vacation and would come back, but he was prevented from returning by the war and I do not know his whereabouts now. Is it permissible for me to give the money I owe him as Sadaqah (voluntary charity) on his behalf to poor and needy people or not?

A: It is obligatory on you to return the money you borrowed to its owner if he is alive. You can ask about his whereabouts from his relatives. If you cannot do this, return the money to his heirs if you can find them. If you cannot do this, you should give it as a Sadaqah on his behalf. Then, if you find him later, you should tell him what you did. If he does not accept this, you should repay the money to him and you will be rewarded for the Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Chapter on Mortgage

(Part No. 14; Page No. 174)

The first question of Fatwa no. 7944

Q 1: Some people may give loans for a fixed period of time. Thereby, a borrower may buy estates, cars, and similar goods. Thereafter, the borrower mortgaged these sold goods as a deferred check to a bank. What do you think regarding this transaction?

A: If the transferee bank certifies the check, then it is permissible to consider it a legal mortgage. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa No. (14514)

Q: I proposed to marry a female relative of mine while in the first year of the Faculty of Commerce motivated by the fact that my mother was a 66-year-old decrepit woman and that my only sister got married. In fact, my mother suffered much in bringing us up. My father died in 1970 when I was five, my brother Muhammad was three, and my sister Khayriyah was seven years old. We only owned a small house and a leased half an acre of land.

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With help and mercy from Allah, my mother brought us up until my sister got married, I graduated from the Faculty of Commerce in 1989, and my brother graduated from an industrial higher secondary school. My mother became very ill, old and feeble, which prompted me to propose to this relative of mine so that she might care for my mother. I, so far, have graduated from the university and am exempt from military service as I had a spleen extirpation surgery. Moreover, my brother has no job so all we do is farm the half an acre. Irritated by the long engagement period, my fiancée's family asked me to take a stand demanding no more than a bedroom which I cannot even afford. After a period of deep thinking, my brother and I decided to mortgage the plot of land so that we can afford a bedroom. My question is: is it permissible to mortgage the plot of land? In fact, some people here claim that it is permissible because of my being compelled by necessity to do so. May I mortgage the land and marry the girl which is to care for my mother after marriage or not? Am I sinful to forsake her? I ask Allah (Glorified and Exalted be He) to guide you to what is good for the Arab

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Ummah and for all Muslims around the world. I also supplicate Allah (Glorified and Exalted be He) to generously bestow his sustenance on us.

A: First: You must be dutiful and kind to your mother as much as possible especially as she has grown old and in need of your help. **Second:** If the land is owned by you or by your brother, on condition that he permits you to mortgage it, you may mortgage it so that you can buy a bedroom to live in. May Allah grant us success! We ask Him to bestow on you more provisions and help all Muslims do what pleases Him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa No. (20244)

Q 2: A debtor mortgaged a plot of land to his creditor. may the creditor make use of the mortgaged land by planting, leasing or the like?

A: If the mortgaged object is something which entails no expenses or care, such as products,

real-estate, land or houses, and is mortgaged in return for a debt other than that of loan, the mortgagee may not use it for farming or leasing without the mortgagor's permission. In fact, it is the property of the latter and hence its revenue is for the mortgagor as well. However, if the mortgagor permits the mortgagee to make use of the land when the debt is not that of a loan, the mortgagee may make use of it even for nothing in return. This is provided that it is not permitted in return for delaying the payment of debt. If the latter is the case, the mortgagee may not make use of it. However, the mortgagee may not make use of the land at all if the land is mortgaged in return for a loan debt, as this is a debt that yields interest. In fact, every loan that yields interest is Riba (usury) as unanimously agreed upon by all scholars. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa No. (17393)

Q: It is a widespread practice in some villages in Egypt to mortgage agricultural land, i.e. a temporary, conditional contract of the land is made by an insolvent person to a creditor as security for performance of repayment of a debt. The creditor possesses the land owned by the debtor making use of its crops and revenues while the original owner

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receives nothing. The agricultural land remains in the possession of the creditor till the debtor repays the debt. what is the ruling on mortgaging agricultural land? Is it permissible for the mortgagee to make use of the land's revenue?

A: A creditor may not stipulate interest in return for the loan he gives. In this regard, the Prophet (peace be upon him) stated: (Every loan followed by a profit is deemed Riba (usury).) The above-mentioned rule is an issue of scholars' unanimous agreement. Included under this rule is the case mentioned in the question, i.e. the mortgagee possessing and making use of the land till the debt is paid off by the owner. Likewise, a creditor may not take the revenue of the land in return for delaying the date of maturity. Moreover, mortgage is no more than a security for the repayment of the debt. Thus, mortgages may not be exploited in return for a loan or for default on payment of the debt. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa No. (17939)

Q: Two parties of a contract - the first party being a creditor

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and the second party being an owner of agricultural land (a farm) - agree that the owner of the land receives a sum of money (i.e. several thousand) in return for giving the creditor as a mortgage a plot of arable land whose extent and boundaries are defined. The first party (the creditor) pays rent to the owner of the land, tills, fertilizes, irrigates and performs all other cultivation-related tasks. He thus takes its crops and revenues and the land remains in his possession till the owner repays the debt, bearing in mind that it is based on mutual agreement and consent of the two parties. I adjure you by Allah to inform me whether such a transaction is Halal (lawful) or Haram (prohibited). May Allah make you a support for Muslims in clarifying religious matters.

A: The above-mentioned transaction is impermissible. In fact, it is a loan yielding interest which is Riba (usury). Actually, their mutually agreeing on it does not render it permissible. What is considered is only the Shar`y (Islamic legal) validity of a contract not merely mutual agreement and consent on a prohibited transaction, and Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa No. (15630)

Q: I would like to inform you that I have demanded a deferred credit of 10,000 Riyals from a certain person who defaulted on payment at the time the debt was due. However, he offered me a plot of land in return for the above-mentioned amount of money. He told me that he had submitted a request to the Real-Estate Development Bank to be granted a loan on this plot of land. I agreed to take the land on condition that the loan is in his name so that I may receive it and then transfer it into my name in order to pay bank installments. Is this permissible? May Allah reward you best!

A: The contract is invalid for two reasons. **First,** the land is mortgaged to the bank through the loan. in fact, the mortgagee's consent is a prerequisite for selling a mortgage. **Second,** the debtor alone is liable to pay the debt. Thus, debt liability may not be transferred to someone else unless in the case of the transfer of a debt which is not applicable here. And Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Chapter on Guaranty and Warranty

(Part No. 14; Page No. 182)

Guaranty

The second question of Fatwa no. 19129

Q 2: People in my village act upon the guaranty of olive fruits; a person pledges to pay a certain sum of money as a price for the expected harvest. For example, a person says: "I will guarantee all of your olive fruits for one thousand dinars." The other party accepts. Is this kind of dealing valid according to the Shari`ah? If so, what is the evidence for its validity?

A: The said guarantee is invalid, as it is like guaranteeing an unknown thing. Moreover, it is a kind of invalid gambling and unjust consumption of people's money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The sixteenth question of Fatwa no. 19773

Q 16: What is the ruling on causing unintentional damage to the items in a house when preventing an accident from taking place? Should the items be compensated for whether they are lawful or not?

A: Whatever is unintentionally damaged in houses and shops when preventing an accident, is not under guarantee of compensation because the attempt to prevent

the accident and its consequences are permitted and the consequences of a permitted action do not guarantee compensation. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 1516

Q: Is the report of the Messenger of Allah regarding his judgment between the camel owners and farms owners restricted to camels that are rarely set free to pasture and always guarded at night, or does it include all kinds of cattle such as sheep and cows that are watched by a shepherd against theft and predatory animals.

A: First: As to the report in this regard, it is narrated by Imam Ahmad in his Musnad, Abu Dawud, Al-Nasa'i, and Ibn Majah in their Sunan (Hadith compilations classified by jurisprudential themes) and others. Various reports have similar wordings and according to the report of Abu Dawud from Haram ibn Muhayyasah on the authority of Al-Bara' ibn `Azib who said that ﴾he had an aggressive she-camel that ran into a garden and caused damage. Al-Bara' then told the Prophet about the incident. The Prophet issued a ruling to the effect that it was a duty of farmers to guard their farms during the day while the owners of cattle must guard their cattle during the night. And the cattle animal owners are to be held liable had damage been caused by their animals during the night.﴿ It is also narrated by Abu Dawud through

another narration on the authority of Haram ibn Muhayyasah from his father that ﴾the she-camel of Al-Bara' ran into a garden and spoiled it. Therefore, the Messenger of Allah ordered that the owners of gardens and orchards shall guard their farms during the daytime, and the owners of cattle shall guard them at night.﴿ **Second:** This Hadith was narrated from the Prophet (peace be upon him) on a specific occasion i.e. the she-camel of Al-Bara' spoiled a garden of another, but it has a general wording due to the word "cattle" as he said: ﴾ the owners of cattle have to keep their cattle during the night. And the cattle animal owners are to be held liable had damage been caused by their animals during the night. ﴿ Indeed, the generality of this judgment is not restricted to the occasion mentioned but effective in all cases and so is the word 'cattle'; it includes sheep and cows. **Third:** Many scholars authenticated this Hadith and acted upon it, such as Malik, Al-Shafi`y, Ahmad, and others. They were all of the view that the livestock owner shall compensate for whatever damages are caused at night, not for that caused during the day. Al-Shafi`y said that we adopted this

Hadith because of its authenticity, sound Sanad (chain of narrators), and the popularity of its narrators. They also made it a specification for the generality of the Hadith: ﴾There is no compensation for the back legs of a dumb animal."﴿ Some scholars said that animal owners must compensate for all cases while others said the opposite. The most preponderant view is the first opinion, because it combines the general and specific Hadiths. For more clarification, a seeker may refer to the opinions of scholars and their sound evidence in the relevant books. Whoever has a case, should refer it to the judge to give his verdict based on the opinions of knowledgeable scholars to settle the dispute. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Mani`	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	Ibrahim ibn Muhammad Al Al-Shaykh

The second question of Fatwa no. 14290

Q 2: i ran over a sheep with my car a long time ago, and i did not stop the car. Indeed, the shepherd was present at that time of the accident, but I did it unintentionally. I feared the consequences and problems that may follow, especially knowing about the troublesome people of that area and my being far away from home. If I ask about the owner of the sheep, I would create a lot of problems. I ask Allah for guidance. Would you kindly advise?

A: If the shepherd is still alive, give him the value of the sheep.

If he has passed away and left heirs, you must pay them by means of the court. If you are unable to find him or any of his heirs, or you do not know who he is after searching, you should pay its value to the poor on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. 19509

Q: One of my relatives came to me and told me that he was unable to face people anymore because he was in debt for a sum of forty thousand Riyals. He asked me to help him by guaranteeing him in buying a car through installment purchase, so that he may sell the car for cash, repay his debts, and save a sum to purchase a car for his personal use provided that he continues to pay the installments to only one party. I then guaranteed him to buy the car from Al-Dammam. The car value amounted to 142 thousand SR of which He paid 35 thousand SR as an advance payment, and the rest (107 thousand SR) to be distributed among forty installments of 2675 SR each. The payment of installments began in 7/1/1414 A.H.; however, he evaded paying them and I had to pay them, so I traveled several times to Ha'il. His elder brother also repaid a sum of 15950 RS for him. I then put the issue before my father - may Allah have mercy on him -

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who talked to his brother and offered to take wheat in return for the sum I repaid. Thereupon, the elder brother accepted in spite of the guaranteed person's disagreement. Therefore, we received 57 tons of wheat from the farm of the guaranteed person that was worth (57 thousand RS) at that time. We stored this quantity in my uncle's name in the granaries. After two years, I received a sum of (1057397) riyals, dated 21/7/1418 A.H. which was (14689 RS) more than what I had paid. Am I entitled to take this additional sum as a substitute for the costs I incurred during travel from Al-Dammam to Hail to check the debts in Al-Dammam with the specific company in addition to the transport costs and the costs of transferring the wheat to the granaries and examining them? Or should I return that sum, or a part of it, to the guaranteed person or his elder brother? Given that I had informed his brother of this increment who said that he clears my father and me from this increment. However, I would like to ensure that my father (may Allah have mercy on him) and I are free from any liability.

A: If the case is as mentioned, it is impermissible for you to take profit from the wheat which exceeds the sum that you paid for the guaranteed indebted person as his agent; for the guaranteed person had given you the wheat to take what equaled the amount that you paid for him. Therefore, what is beyond that is the right of the wheat owner, if he is alive, and the right of his heirs in case of his death. If he grants it to you, then in this case you may have it.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and companions!

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`Abdullah ibn Ghudayyan	Bakr Abu Zayd	Salih Al-Fawzan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Guaranty

Fatwa no. 4505

Q: We heard that it is permissible to guarantee Indians, Pakistanis, and so on to reside in Kuwait or Saudi Arabia in exchange for a sum of money with the understanding that this person is one's driver, cook, and so on while in actual fact they are not, and it is only a matter of deceiving the authorities. It may be important to mention that the people who are guaranteed may be Kafirs (disbelievers) or Muslims. However, some people claim that your Eminence is the one who permitted such a practice. Thus, we would like to ascertain this and inquire about the whole matter. We hope that you will provide us with your beneficial answer. Please let this answer be in writing.

A: If the reality is exactly as what is mentioned in the question, it is not permissible for anyone to bring workers claiming that they will work for them, while they will work for other people. Also, that the person who brought them will be paid, for instance, five hundred Riyals each in exchange for guarantying them. The reason for this is that such money is taken from the worker for no return and so this is tantamount to devouring a person's substance wrongfully. This practice also entails lying,

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opposing the ruler, and violating regulations established by the state that prohibit this practice for the sake of safeguarding public interest. This practice opens the way for many accidents to take place in the country because of the large amount of corrupted workers. On the other hand, neither the Permanent Committee for Scholarly Research and Ifta' nor myself have ever issued any Fatwa that this practice is permissible. Whoever claims other than this is either mistaken or a liar. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Member	Member	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no 11617

Q: I am a thirty-three-year-old young man with a weak financial status. One day a Pakistani (Muslim) brother who resides in the Kingdom of Saudi Arabia asked me to help him to obtain visas for some of his relatives to come from Pakistan to the country and he gave me the sum of seven thousand Riyals for each visa. I got the visas because of my weak financial status and my need for the money. I received from him the value of four visas. I helped the people for whom the visas were bought to come to the country and these people have been staying in the Kingdom of Saudi Arabia for four years until now and have their own business. Is the money I received from them Halal (lawful) or Haram (prohibited)?

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It may be important to mention that these people gained double the money that they paid me. They are pleased with their status and the money that they paid to reside in the Kingdom of Saudi Arabia for work. Provide me with your beneficial answer please. May Allah reward you with the best.

A: This money is Haram (unlawful) as it was in exchange for a guarantee which is a contract of favor. Also, this money was gained through lying and it contradicted the regulations that were established by the state for the sake of safeguarding public interest. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 13081

Q: I have a group of workers whom I bring from different Islamic countries to work for me when needed and I act as their sponsor. Prior to working for me and when I have no projects to cover their wages, I sell them two tear visas. I work hard to get these visas and these workers purchase the visas willingly. At the end of the two years, they asked me to renew the visas for another two years in return for paying me a third of the initial fee.

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I feared committing Haram (prohibited) acts so I refused to renew the visas for the third time. However, they convinced me of their wish of staying here because they have problems in their countries and that they benefit from staying here. Moreover, during this limited period of time I do not ask them for any more money for performing `Umrah or Hajj or for traveling and returning and I helped them whenever they needed and assisted them in finding jobs any place within the same province. It is worthy mentioning here that I asked a judge about this matter and he told me that there is no harm. I want you to assure me, may Allah reward you !

A: If the case is as you have mentioned, it is impermissible to take money from workers in return for acting as a sponsor for them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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guaranteeing a person who takes a loan from the bank

The first question of Fatwa no. 14623

Q 1: A person wanted to take a loan from a bank. He asked me to guarantee him but I refused because I doubt the permissibility of guaranteeing him, for this bank gives the person money and requires him to repay it with interest, which is known to be Riba (Usury). Is guaranteeing this person considered as cooperation in Riba (usury)?

A: Taking a loan from the bank with interest is not permissible and the same ruling applies to guaranteeing the person who takes a loan from such a bank. Guaranteeing this person is cooperation in committing sin, while Allah (Glorified and Exalted be He) states: ﴾but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17254

Q: Some hospital employees asked their employer to give them testimonials that they could present to banks, such as Al-Ahly Bank, Al-Riyadh Bank, etc., to request loans, a warranty, a Visa card, to buy a car from Al-Ahly Bank, or to act as a guarantee for someone who wants to buy a car through the Islamic transactions department. Your Eminence, please advise us whether it is permissible to give testimonials for national banks or not, so that we can act accordingly with the employees in this matter.

A: the ruling on a testimonial is based on its purpose. If the purpose is Mubah (permissible), there is no harm in it, if it is done according to lawful procedures. However, if it is used for a purpose that is Haram (prohibited), such as getting a loan from a bank with interest, a Visa card that involves Riba (usury), and so on, it is not permissible to give a testimonial, as it would involve cooperating in sin and transgression. Allah (Exalted be He) says (what means): ﴾but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourth question of Fatwa no. 18390

Q 4: My work colleague asked me to act as a guarantor for him since he wants to take a personal loan from a bank, which stipulates that the guarantor should be a person working in the same career. The personal loan is usurious, and Allah's knows best, for it goes as follows: If a person takes a salary of five thousand riyals, he is given a loan that is ten fold his salary but ten thousand riyals are subtracted from the loan. This means that the total sum of the loan is fifty thousand riyals, but the borrower is given forty thousand riyals and is required to repay the loan within a period of three years or three and a half years by paying about 1700 riyals on a monthly basis. After these monthly installments, the whole amount of the loan becomes sixty thousand riyals, not forty thousand riyals. Is it permissible for me to be the guarantor in such a case? It is worth mentioning that I am certain of the usurious nature of the personal loan given by the bank. May Allah reward you. Am I permitted to act as the guarantor of my colleague?

A: Taking a loan with interest is impermissible because it is Riba (usury). It is, thus, impermissible to guarantee this loan, because this involves cooperation in sin and transgression. You should turn

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to Allah in repentance and not return to such work. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no 18603

Q: I guaranteed a person named Shaie` in purchasing a Hi-Lux pick-up truck on credit. He purchased it from a person named Farhan for 46000 SR. I guaranteed to pay his debt in case he failed. After that, Shaie` failed to pay some installments. He only paid two monthly installments, amounting to (1500 SR) each, in the beginning, on time through his employer. After his work moved from Al-Madinah Al-Munawwarah to the Eastern Province, he did not send the installments from his salary, as was agreed until the case was taken to court against him according to the agreement between him and the seller. The agreement requires him to pay a monthly installment of 1500 SR from his salary but he did not stick to the agreement. In fact, he used to send a small amount of money which did not cover the installments determined by the agreement. He did not even send them on a monthly basis. Indeed, he only sent them after two years. I agreed with Farhan (the creditor) that I would pay him the rest of his money in cash provided that he reduces as much of it as he could. In effect, he reduced 7000 SR. Now, is the reduced sum of money lawful and pure for me

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to take? Or is it for the purchaser (the debtor)? Or should it be returned to the owner of the car (the creditor)?

A: If the case is as mentioned in the question, the sum of money which the seller reduced from the price of the car is the purchaser's. As for you, you only have the right to ask the person you guaranteed for the money you paid on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 10798

Q: A man took a partner in buying a car. They sold it with a deferred price to a third party. one of the two buyers guaranteed the money for his partner. The purchaser and the scribe did not know about their partnership. Later, the two buyers annexed the deed of their partnership to the sale contract. The purchaser knew it is not permissible to do this, because it is not permissible to act as a partner and a guarantor of the same contract. Is this sale valid or not? May Allah have mercy on you.

A: If the matter is as presented in the question, there is no harm in this sale. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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(Part No. 14; Page No. 197)

A chapter on reconciliation

(Part No. 14; Page No. 198)

Fatwa no. 13759

Q: I had a car accident not long ago. While driving my car within my lane, another car hit me causing a lot of damage. The traffic department decided that the owner of this car was wrong and responsible for the accident. We agreed that the costs of repairing my car would be incurred by him. We went to three workshops located in the region where the accident took place and took three representatives of the workshops to check the car. Each of them gave an invoice of the repairs costs they would receive in the workshop. I accepted the least invoice estimated at two thousand Riyals. I took the money to repair the car in my region which was fifty kilometers away from the region where the accident took place. Before doing this, a policeman came and suggested that we can go to another workshop where the repairs costs might be less. I said that I did not mind provided that the extra amount would be paid by the owner of the other car. He refused to go to another workshop and agreed to pay the first amount which was two thousand Riyals. I took the money and the car and went to the workshop located in my region. Repairing my car cost me only one thousand Riyals. I spent the other thousand Riyals

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as I was in need at that time. Should I pay this amount back or not? As I mentioned, this man agreed to give me the two thousand Riyals according to the invoices submitted by the workshops, plus this took place long ago. Please answer me, May Allah grant you success, reward you and benefit the Muslims through you!

A: If the case is as you have mentioned, and you conciled any differences with the owner of the other car who agreed to pay two thousand Riyals for repair, there is no harm in your having taken the money. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 16374

Q 1: A group of people are accustomed to imposing a fine on the offender who must give a number of sheep when disputes are brought to judgment. However, if it occurs that he rejects the judgment, they will ostricize him saying: 'You are no longer a member of the tribe.' Some people can not pay these sheep and are obliged to pay it on credit, according to the established traditions of the tribe. Could you kindly advise?

A: (Conciliation between Muslims is permissible except the conciliation that makes something lawful unlawful or makes unlawful thing lawful.)

(Part No. 14; Page No. 200)

forcing one of the two parties to offer any sacrifice or anything is not permissible except if this is done willingly and of his own choice because of Allah's statement: (And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.)) The Prophet (peace be upon him) stated: (The property of a Muslim is unlawful (to take), unless (he gives it) willingly.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12705

Q: There is too much violence in our area and this leads to many injuries. When the authorities, may Allah support them, bring the litigants before the Shari`ah Court, many victims pretend to waive their Diyah (blood money) and rights in order to take revenge or seek arbitration on their own. The defendant thus seeks tribal protection and resorts to Allah (Glorified be He) and then to the people of knowledge and honor to save them from the vindictive party. Several incidents of this kind took place. For example, if someone has a right to receive a Diyah of 10,000 riyals, they receive a Diyah of 50,000 riyals, more or less, to stop their attempts to take revenge and at the same time a person from among the relatives of

the other party is given a sum of money according to tribal customs to ensure that there would not be retaliation between both parties. I hope from Allah then from Your Eminence to guide us to the reconciliation that accords with Shari`ah (Islamic law). Our question is about the reconciliation done by the people of knowledge and honor in such cases, is it permissible according to Shari`ah?

A: If reconciliation done by the people of knowledge and honor does not oppose the purified Shari`ah, then it is permissible. It was authentically reported from the Prophet (peace be upon him) that he said: ﴾Reconciliation is allowed between Muslims except that which allows what is forbidden or forbids what is allowed.﴿ May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 2552

Q: Problems arise between the tribes, especially relatives and kin. Most of them are serious crimes which we mediate to resolve these problems and reconcile the different parties under official laws.

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As you know the virtues of reconciliation...etc. this reconciliation results in the invitation of one party to the other to a lunch or a dinner at the expense of the guilty and his honorable supporters. Thereafter, peace prevails which prevents the means to trials and trouble...etc. Your Honor, is this meal prohibited or not?

A: If the case is as mentioned, and it is offered as a good gesture, there is nothing wrong with this whether it is brought by the guilty, the victim, or a third party. Whereas if it is offered as a penalty, this is to be considered Ta`zir (discretionary punishment) through paying money (the costs of the banquet), and this requires the stipulation of a legal ruler, but there is no harm in it as long as the person offers willingly. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions

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The first question of Fatwa no. 17375

Q1: If a quarrel occurs between two tribes and they are about to kill the members of the other tribe. A third tribe acts as mediator to solve the dispute, and slaughters a sacrificial animal at one of the two tribes so they all may gather and eat from it and heal the rift between the two adversaries. What is the ruling on this sacrifice?

A: If Allah's Name is mentioned on this sacrifice and it is offered

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with the intention of reconciling the two tribes by holding a banquet, there is no harm in it. It is just like any other sacrifice for meat. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19674

Q: I am a resident of Tihamah Qahtan in the south. I work as an Islamic spiritual advisor in the border security forces of the `Asir region - the city of Zhahran in the south and I am a graduate of the college of Shari`ah (Islamic law) at the Islamic University of Imam Muhammad ibn Sa`ud in the south. I have limited acitivity in the call and guidance to Allah where I work and in Tihamah Qahtan, my place of origin and birth. However, in Tihamah Qahtan I am faced with some traditions and habits of the pre-Islamic days that were inherited from our forefathers due to ignorance of Shari`ah rulings, as are other callers who deal with issues which contradict the Shari`ah of Allah and urge people to follow the instructions of Shari`ah. These habits and traditions which go against the Shari`ah have greatly decreased, but still there are matters we believe contradict the Shari`ah of Allah and which we have not been able to convince people to abandon.

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From these matters with which they still hold to is a custom which they inherited and I consider a bad habit because of the negative consequences it causes. when a murder occurs between two tribes or two families, the family or tribe of the victim does not accept conciliation or blood money, except if two girls from the family or the tribe of the murderer are given in marriage. Their reasoning is that money does not last; however, a bride is a permanent compensation. The woman is forced to marry into the family of the murdered within the terms of conciliation, whether she approves or not. Morever, she is not given the right to choose her husband from the family of the murdered and must reliquish her right to cancel the marriage, regardless of whatever difficulties she may suffer. When the husband dies, one of his relatives receives his inheritance along with this woman (wife) who is considered part of the reconciliation, or blood money which is agreed upon. I am asking, is there any ruling in Shari`ah which permits this, despite the girl's dissatisfaction, inability to cancel the marriage nor choose her first husband or her second husband (the inheritor husband) in the event of the death of the first. However, the girl may be satisfied in some cases and the husband may pay a symbolic dowery in some cases, but not in all cases. It is always a must that this woman marries into the family of the killer. Would you kindly advise us and respond promptly as to whether such practice is not permitted in the Islamic law

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for there is actually a case similar to the previously mentioned custom and deciding this case requires a legal fatwa from your honor. I know of a hearing that took place in our town in which they demanded a bride in return for the murdered person. I have stopped reconciliations until you issue a fatwa on this case because the bride is an orphan and being forced to marry and it is not her fault. So we postponed reconciliations until we have your reply and the fatwa which you will issue. When we have your fatwa stating whether it is permissible or not, the judge of the region will be informed of the content of the fatwa. There are positive consequences of this marriage which are: establishing ties

of kinship, begetting children, and alleviating tensions between the family of the perpatrator and the family of the murderer. The negative aspects are those which we previously mentioned. May Allah grant you success and guide you to good. My hope is that you reply soon?

A: The manner of reconciliation used by the tribe of the murderer and the tribe of the murdered is invalid and has no basis in the Book of Allah and the Sunnah of His Messenger (peace be upon him); because it is against the Islamic Shari`ah. The Islamic Shari`ah stipulates in cases of premeditated murder that the family of the victim either exact Qisas (just retaliation) from the killer, overlook retaliation to accept blood money, or to grant full pardon. In cases of manslaughter, the family of the killed either accepts blood money or may forgive the killer. That is all, without any other conditions.

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This reconciliation is based upon a custom of the pre-Islamic days where the people of the murdered demand that two men of the victim's family marry two girls from the tribe of the killer without consideration to the consent of these girls. If the husband of either of the two wives dies, one of the husband's relatives inherts his possessions [including his wife]. Taking blood money and reconciliation was only done in this manner. This custom was practiced by Arabs before Islam. Al-Bukhari cited in his Sahih (book of authentic Hadiths) vol. 8, p. 57 on the authority of `Ikrimah (may Allah be pleased with him) on the authority of Ibn `Abbas (may Allah be pleased with both of them) - Al-Shaybany said: `Ata', Abu Al-Hasan Al-Sawa'y narrated it to me and I think that he narrated the Hadith only on the authority of Ibn `Abbas (may Allah be pleased with them) - Ibn `Abbas said: ﴾O you who believe! You are forbidden to inherit women against their will﴿ He said: "When a man died, his relatives had the right to inherit his wife and one of them could marry her if he chose to, or they would give her in marriage if they wished, or they would not give her in marriage at all having more right than her own relatives to dispose of her in any manner. Hence, this Ayah was revealed addressing this issue. Ibn Hajar said in (Fathul-Bary) vol. 8, p. 95: Al-Tabary narrated through the narration of `Ali ibn Abu Talhah on the authority of Ibn `Abbas

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that he said: (When a man dies and leaves a wife, his nearest relative screens her from people. If she is beautiful, he marries her and if she is ugly, he locks her up until she dies and he inherits her). Therefore, this marriage upon which reconciliation was based is null and void because of considering a woman as a interchangeable commodity, violating her honor by compelling her to marry and bequeathing her to her husband's relatives when the husband dies. This is against the Islamic Shari`ah wherein the status of women and their rights is guaranteed and secured in Islam. It is not permissible to contract marriage with her except with her consent as consent is one of the conditions of marriage and she is entitled to receive her dowry without giving it to her guardian or any member of her tribe. Similarly, Islam has prohibited Shighar marriage (exchange of daughters or sisters for marriage with no mandatory gift to a bride from her groom) where a Waliy (a legally accountable person acting for a woman seeking marriage) encourages this marriage because of his own interest and benefit without considering the interest of the woman and her consent. This above mentioned marriage was concluded based on considering the advantage of the tribe of the killed person without considering the woman's benefit and her consent. In addition, problems and evils may occur because of this marriage and may result in harming the married woman leading to murder as a revenge,

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especially because it occurs without the consent of the wife. As for claiming that this marriage solidifies ties of kinship and alleviates tensions between the two tribes, this cannot be achieved by

what has been mentioned in this case. Preventing evil is always given precedence over bringing about benefit. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Guardianship

Fatwa no. 5358

Q: I am the guardian of five boys and a girl. A judge has deputized me to be in charge of them and of their inheritance until they reach the age of consent. The eldest son has reached the age of consent and wants to get married. Is it permissible for him to pay for the marriage expenses from the inheritance shared by all the heirs, for his share is not enough to pay for the marriage? Is it permissible to give him his share of the inheritance and use the minors' shares to pay for the remaining marriage expenses on the condition that he signs a document ensuring that he will pay off the heirs' shares? Please advise.

A: It is not permissible for you to use any of the minors' shares in the marriage expenses of the mature brother, even if you make him sign a document confirming their right. This is because you are required to work for the benefit of the minors and they have no benefit in taking part of their shares to help their mature brother. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Second question of Fatwa no. 4097

Q 2: A man, who had two sons - a mature son and a nine-year-old son - died, then his brother bought land for some thousands and asked his elder nephew to pay half of its value and take half of the land (for his younger brother and himself). Nevertheless, the young man refrained, saying that he did not want to share the land and that he would make a waiver on behalf of both his brother and himself. Is it permissible for him to make a waiver on behalf of his younger brother or should he pay the value of the portion of land belonging to his brother? Conversely, should the uncle pay the money on behalf of the young boy until he grows up and can decide for himself? How should this issue be dealt with?

A: If the reality is exactly as what is mentioned in the question, the underaged boy should have a Shar`y (Islamic legal) Waliy (guardian) as defined in the will of his deceased father. However, if his father did not specify a Waliy; the Shar`y ruler should appoint one for him. this Waliy has the responsibility before the Shar`y ruler to manage the property of the underaged boy. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 16355

Q: Please be informed Your Honor that the government gives an annual financial assistance via social insurance to handicapped males and females throughout the Kingdom of Saudi Arabia, including Bishah province. This aid is given to the parents of the handicapped who spend the aid on their personal needs, agricultural works, and their other children neglecting the handicapped. Some parents of the handicapped are not in need as they are given another type of monetary aid from social security in addition to their salaries, agricultural revenues, and their children's work in public posts. my question is: Are these parents authorized to spend this money on their personal needs and agricultural projects while neglecting their handicapped children? Should the money be collected and saved till the handicapped child reaches puberty and then be spent on them? Is it permissible to give charity from this money on their behalf although they are not obliged to fulfill their Islamic duties due to their mental disabilities? We ask that you reply in writing so parents

will be aware of their rights and duties towards those children, and for the Muslims within the province to be able to benefit from this.

A: First, The parents of the handicapped should spend the monetary aid on their handicapped children. They are not allowed to take hold of the money and neglect these children and their welfare. However, the money can be used prudently when necessary in providing food so long as the handicapped are not affected. **Secondly,** it is obligatory on the parents of the minor to pay Zakah (obligatory charity) on the money if it reaches the Nisab (the minimum amount on which Zakah is due) and an entire lunar year has passed. As for Sadaqah (voluntary charity), they are not obliged to give it on behalf of the handicapped. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 5607

Q2: My sister died and left two children. No one takes care of them except me. Indeed, their father does not care for or spend on them. Sometimes, I beat them to rear them. Am I sinful for this? Please, advise me in this regard noting that my husband and I take care of them. Are we to blame for correcting them?

(Part No. 14; Page No. 214)

A: There is no blame on you for correcting them when you beat them to refine their behavior and direct them for their interest. In fact, you are to be rewarded from Allah for this. May Allah reward you best! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 7579

Q 3: If a woman is of full legal age, does she have the absolute right to manage her own money or is this restricted by her guardian or her husband? Which of them has more right over her to obey if one of them tells her to spend her money in a certain way and the other forbids it?

A: a woman who is of full legal age has the absolute right to dispose of her own money, whether on Sadaqah (voluntary charity) or other permissible ways. This is not restricted by the permission of her husband or her guardian based on many proofs in this regard. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 215)

The second question of Fatwa no. 18397

Q 2: Some people who live in the social Foster Home are being paid a monthly stipend of (one hundred and fifty Riyals), but most of them do not benefit from this money. This money is deposited in banks, such that when one of them dies, their possessions are transferred to Bayt-ul-Mal (Muslim treasury) and some others spend this stipend on their personal needs. The question here: Can this money be used after the handicapped's death and before being placed in Bayt-ul-Mal for charitable works inside the region where they lived and by trustworthy professionals? As for the living handicapped, is it permissible to take some of their money and spend it on charitable works, keeping in mind that most of them lack the ability to reason, speak, or move, and they have no heirs.

A: The stipend paid to the persons living in the Foster Home is considered their possession, and it is impermissible to dispose of it without their permission. Regarding those amongst them who have developmental disability, the home must spend the pension on them and if there is excess money, it should be saved for them. Thus, if they die leaving such money behind, it would be an inheritance that should be distributed among the legal heirs according to Shari`ah (Islamic Law). However, in the case where they have no known heirs, their possessions must be transferred to Bayt-ul-Mal. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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liability of a mentally ill person in matters of worship and life

The fourth question of Fatwa no. 8420

Q 4: I would like to ask if Allah will call insane people to account for their words and deeds?

A: Taklif (legal accountability for actions) is removed from a person who is mentally ill, because it was authentically reported that the Prophet (peace be upon him) said, ("The Pen is lifted (is stopped from recording the deeds) of three...") and he (peace be upon him) mentioned those who are mentally ill, until they recover. As for anything that they may damage, they are compensated for by their guardians. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4227

Q: my daughter is 30 years old and she has children. She has been suffering from a mental disorder for 14 years. In the past, she used to suffer from this disorder from time to time. However, this time she has been suffering from it for three months. Therefore, she does not perfect Wudu (ablution) or Salah (Prayer) except when someone helps her and shows her how and what to pray. Now during Ramadan,

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she has observed Sawm (Fast) for one day but could not fast well and could not fast the remaining days. I need your advice regarding this issue. What should she and I do? It should be noted that I am her guardian.

A: If the reality is as you mentioned about her metal condition, she does not have to observe Sawm or Salah nor to make up for the missed acts of worship as long as she is experiencing this condition. All you have to do is to take care of her because you are her guardian. It is authentically reported from the Prophet (peace be upon him) that he said: (All of you are guardians and are responsible for your charges...) If she recovers, she has to offer the current Salah at hand. Likewise, if she recovers for some days during Ramadan, she only has to fast the current days at hand. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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the age when a minor is held accountable for actions

Fatwa no. 3575

Q: Is it incumbent to perform Salah (Prayer), Sawm (fasting), and Hajj at the age of twelve?

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A: A boy becomes Mukallaf (person meeting the conditions to be held legally accountable for their actions) when he is pubescent and rational. Puberty is attained when a boy reaches the age of fifteen, or when he has coarse pubic hair, or discharges Maniy (spermatic fluid) with feelings of desire. An additional sign of puberty in girls is menstruation. If a boy grows coarse hair around his pubic region or discharges Maniy due to desire, he becomes a Mukallaf, even if he is not yet fifteen. When he reaches puberty, it is obligatory on him to perform Sawm, Hajj if he has the ability for it, and Salah. It is prescribed that he should start performing Salah and Sawm when he reaches the age of seven and above and can observe Sawm. As for Zakah, it becomes absolutely due on his money if it reaches the Nisab (the minimum amount on which Zakah is due) and one full (lunar) year has passed since he acquired it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First question of Fatwa no. 623

Q 1: A rich man died and his brother, who is poor, went to live with his nephews. However, the uncle heard the threatening Hadith concerning devouring the property of orphans and is afraid to be punished as mentioned in the Hadith. Nevertheless, he also fears that his nephews may be harmed if he ceases living with them.

A: The questioner should visit the judge in his area so that the latter

may give him guardianship of his nephews if the uncle is qualified to fulfill that role. Consequently, the Eminent judge will guide him as to what he should do from the Shar` (Islamic law) view point regarding maintaining and promoting their wealth as well as the permission for the guardian to live with them and eat from their money according to what is acceptable. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

Fatwa no. 2592

Q: I had a nephew and in the latter stage of his life he become insane, and long ago he left a trust with me, i.e. an amount of grain. However, due to some difficult circumstances I was forced to use it hoping that I would repay him at a later time if I have the ability and if he is in need. At that time, my hephew had no one to take good care of him or manage his affairs, except for a married sister. However, it was Allah's will that he died before I could return the trust to him, and I considered this trust a debt on me and i performed Hajj on his behalf and also gave Sadaqah (voluntary charity) on his behalf. I intended by that to fulfill the trust, but I do not know whether this is sufficient or if I should give his sister the amount of money that is equal to the grain I took from him. I am now

confused, because he is my nephew. Kindly give me your Fatwa in this regard. May Allah reward you the best.

A: Performing Hajj and giving Sadaqah on behalf of your nephew with the intention of making up for the trust he gave you does not fulfill your duty. You should give the trust back to his heir and you are rewarded for the Hajj and Sadaqah on behalf of your nephew. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Investing the orphans' money

The fourth question of Fatwa no. 4274

Q 4: is it permissible for me to trade in the orphans' money that I have, conducting buying and selling transactions, until it gains profit and then pay the Zakah (obligatory charity) from the profits?

A: It is permissible for you to conduct buying and selling transactions with that money and run it as you do your own. You should fear Allah as He should be feared and know that He watches you in your privacy and in public. You should also pay the Zakah due on this money.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4643

Q: There is some money belonging to some orphans deposited in one of the banks in Saudi Arabia, which is not benefitting these orphans. Someone asked me to lend him 60,000 Riyals of this money, and said that he would repay it in 35 months through monthly payments of 2,400 Riyals. He also said he would give the orphans an additional 12,000 Riyals to their money from him and not as a condition. Please advise me as to whether this is permissible and may Allah reward you greatly!

A: If the situation is as you mentioned, it is not permissible for you to make loans from the orphans' money, whether to the man you mentioned or anybody else, and whether or not he intends to repay them an excess or not. It is however, permissible for you to request someone to trade with that money for a known percentage of the profit, such as 50% or something like that, provided that they are trustworthy.

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Fatwa no. 4508

Q: I have four orphans whom I am currently fostering and providing for. I treat them well and consider them as my own children, without any differentiation, but at times, they leave their study and go out to the street to play. When I return home and find them doing so, I warn them not to do this. Some times, I beat them all, but I only intend to protect their health, to bring them up perfectly and to help them with their studies. I do not ask for anything but Allah's reward. Please advise me whether or not I am committing a sin for doing this. I also have two grown-up brothers, who have no family, and no one to sustain them except Allah (Exalted be He) and myself. They do not have a job and they live in Buraydah with their cousins, whereas I live in the northern region (Haql). I am far from them because of my work. I went to them to bring them to live with me,

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but they refused. They said they would not go to such a faraway place. Now I am very confused because I have to choose between them and my job from which I earn my living. My salary will not be enough if I have to take care of them as well. Sometimes I delay sending them their allowance. Am I committing a sin for doing this? Please advise me, may Allah reward you with good.

A: First, there is no harm in beating the orphans you are fostering as long as you are treating them like you treat your own children in terms of goodness and direction and as long as you do not assign difficult tasks to them. We ask Allah (Exalted be He) to reward you with good for providing for them and being kind to them. **Second,** there is no harm to keep your job in the northern region away from your brothers, as they are living with your cousins. However, you should not neglect their living requirements as much as you are able. This is based on the saying of Allah (may He be Exalted and Glorified): ﴾So keep your duty to Allâh and fear Him as much as you can﴿ and you should also visit them whenever possible.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The duration of orphanhood

The first question of Fatwa no. 4992

Q1: What is the legal duration during which an orphaned child is regarded as an orphan; meaning, until which age should he be treated as an orphan?

A: An orphaned child is treated as an orphan till he reaches the age of puberty. The age of puberty has certain signs such as ejaculation of seminal fluid during sleep and wakefulness with sexual desire, having pubic hair for both males and females, and menstruation for females only. If the orphaned child does not show any of these signs, he is treated as an adult once he reaches the age of 15. This is according to the soundest of the two scholarly opinions on this issue. It is authentically reported from Ibn `Umar (may Allah be pleased with them) that he (was presented to the Prophet (peace be upon him) on the day of Uhud when he was fourteen years old, and he (the Prophet) did not allow him to take part in the battle. He (Ibn `Umar) was again presented to the Prophet (peace be upon him) on the day of Al-Khandaq (battle of the Trench) when he was fifteen years old, and the Prophet (peace be upon him) allowed him to take part in the battle.) This means that he and other

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young Companions were introduced to the Prophet (peace be upon him) to see who had reached the legal age so as to be allowed to take part in the battle. Whoever had not reached the age of adulthood, was not allowed to take part. The fact that the Prophet (peace be upon him) did not allow Ibn `Umar at the age of fourteen to take part in the battle but later allowed him at the age of fifteen, indicates that the age of puberty starts at fifteen. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 5224

Q: My cousin died and left a wife, three sons, and two daughters. One of the two daughters is a paternal half-sister to the other children and she is now married. I am the children's legal guardian.

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My cousin's widow (the orphans' mother) re-married. My late cousin had a maternal half-sister. Some money has been given to the orphans, around 40,000 riyals. It was donated by some benevolent people for them; it is not from their father's inheritance. The father also left some money that he had inherited from his father, and some money that he himself had earned. I would like to free myself from the responsibility of taking care of the rights of those orphans; I would therefore like to ask Your Eminence some questions, which I would like you to answer in writing. I hope you will explain for me some of the following related equivocal points. May Allah reward you best for serving Islam and the Muslims. (i) Is Zakah obligatory upon the money I kept for the orphaned children if I have had it for one year? (ii) Did the maternal half-sister of my late cousin inherit a share of his property, and if yes, how much? (iii) Did this maternal half-sister inherit a share in the property my cousin inherited from his father or the money he earned himself during his life? (iv) What is the share for each of those who inherit from the money we mentioned and also from what he left? (v) The cousin had a paternal cousin who is still living. It should be noted that his mother (the departed man's paternal aunt) died before her nephew. Does the paternal cousin have a right to a share in the inheritance, and how much is his share?

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(vi) I married my cousin's widow (the orphan's mother). She is now my only wife. She lives in my house with four of her children, all except the daughter who married. The other children are still young. One half of the money I spend on the family is my own money and the other half is from the orphans' money. Sometimes my father and my brother or sister stay at my house for one or two months, or more. The family expenditure is as I explained to you, except that the children's clothes are bought from their own money. My question is: Am I being fair in this division of the expenses or what should I do? I need your advice in this concern.

A: Firstly: zakah money is obligatory upon all the money that these orphans have, whether it is that collected by the benevolent people or that which they inherited from their father; this includes any money and commercial commodities. If the share of each of them reaches the Nisab (the minimum amount on which Zakah is due) and they possess it for one year. **Secondly:** After you had repaid the debts of your late cousin - if he had any debts and mentioned them in his will - if there was anything left, you should have divided his property, whether it was that which he inherited from his father or that which he himself earned, into eight portions. You should have given his wife one of the eight portions and the remaining seven portions should have been given to the three sons and two

daughters, with the boys getting the shares of two females. The departed man's maternal half-sister does not have a right to anything,

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because her half-brother had children. The departed man's paternal cousin also does not have a right to anything, because he is one of the relatives who does not have a right to inheritance in this case. **Thirdly:** If you think that half of the money that you spend from the orphan's inheritance is close to their expenditure, there is no harm. You should do your utmost to be fair in this concern. Allah (Glorified be He) says: ﴿And they ask you concerning orphans. Say: "The best thing is to work honestly in their property, and if you mix your affairs with theirs, then they are your brothers. And Allâh knows him who means mischief (e.g. to swallow their property) from him who means good (e.g. to save their property).﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 5504

Q: The property of an orphan who is underage is kept in my trust. Currently, I am in need of this property. Is it permissible for me to make use of it and repay it later when the child reaches puberty? Please note that I am the guardian of this child. Please enlighten me.

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A: It is forbidden to dispose of the orphan's money unless there is a benefit for the orphan himself. Allah (Exalted be He) says: ﴾And come not near to the orphan's property, except to improve it﴿ Moreover, it was authentically reported that the Prophet (peace be upon him) said that eating up the orphan's property is one of the seven most grievous sins. It is impermissible for you to make use of it for your own benefit; but rather, you as his guardian should invest and trade with the money for the orphan's benefit. In his book, ibn Abu Shaybah narrated on the authority of `Umar (may Allah be pleased with him) who said, "Trade with the wealth of orphans and do not let it be consumed by Zakah (obligatory charity)." May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 6622

Q: I have a paternal brother who was born after his father's death. I set aside his full share of money and cattle. As for the money, I use it in buying and selling and this yields a reasonable profit. I raise the cattle and feed them from my own money. However, I sometimes face a financial problem that forces me to borrow

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from my brother's money then I repay the loan as soon as I have the money. I am afraid of committing a sin because of this. Am I sinful for borrowing some of my brother's money for a short period of time or is this permissible for me? May Allah reward you.

A: It is not permissible for you to take a loan from an orphan's money, whether he is your brother or not. This is because this entails using his money for your own interest and it is only permissible to use his money for his own benefit. You are indeed rewarded for the good you have done to your brother. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The ninth question of Fatwa no. 7946

Q 9: I have a sister who raises orphans and lives nearby as my closest neighbor. I spend most of the time at her house and eat there, and I even take money she gives me, though not much. She swears by Allah that I have to take it. I cannot help but accept this money; however, now I feel regret for having taken this money for the last six years. Kindly give me your Fatwa in this regard, as I fear I may have slighted the young orphan children

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whose money and food I shared. I do not know the amount of money my sister has given me, as their grandfather is their trustee and handles their affairs.

A: The money that your sister has given you from the orphans' funds should be returned to them, and you should try hard to estimate the amount in order to fulfil your duty. However, if the money is from your adult sister's share, you are not obliged to return it, and there is no harm in eating from the food served to you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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First question of Fatwa no. 7890

Q 1: An orphan inherited money from his father, and his guardian wants to use this money for the orphan by trading with it. Will the guardian be liable or not for this money if he trades with it and - may Allah forbid - it does not bring profit? Conversely, if this money is not used for trade and remains as cash in the hands of the guardian, should Zakah (obligatory charity) be paid every year on it? What should the guardian do if the Zakah consumed it?

A: If the guardian invests the orphan's money for the sake of making profit while he is an expert in commercial affairs and he does not exceed the accepted limits, he will not be liable for it if the trade fails to make any profit.

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The guardian should not stop investing the orphan's money until it is consumed by Zakah. Nevertheless, paying Zakah is obligatory for the guardian on the orphan's money if it reaches the Nisab (the minimum amount on which Zakah is due) and a Hawl (one full lunar year) has passed. Moreover, if there is commercial profit; the Hawl for the capital is considered a Hawl for the profit, provided that the capital reaches the Nisab. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The sixth question of Fatwa no. 9384

Q6: What are the limits of dealing with an orphaned child? We treat them kindly and treat them like our own children when they are young. When they grow up we treat them like our brothers. The question is, do we have to send them to school and help them to marry? Also, when we distribute inheritance, do we have to give them their father's entire legacy or are we permitted to share this with them?

A: First, you should treat them kindly, be good to them, save their money, and increase it as if it were your own money and you should spend on them from this money in kindness.

Second, you should teach them the religious and worldly knowledge they need in their daily life, help them to marry when they need this. You should also use their money to help them to marry someone who is a suitable match for them.

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Third, if they reach the age of puberty, they should be given their money, whether it is their father's legacy or what they earned in another way. This should be done in the presence of witnesses. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 12650

Q 2: I live in one house with my brothers and orphaned cousins. I sometimes take from their money but with their approval even though I am not poor. Is there anything wrong in this?

A: It is not permissible for you to take from the orphans' money. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The first question of Fatwa no. 12796

Q 1: My sister married and had a daughter, who is now in the third grade. Her husband died, leaving her nothing but this daughter. I am now receiving assistance for her from the school, through the Grace of Allah

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then the government of Saudi Arabia. However, I am now confused about this assistance, because her mother has re-married and the girl now lives with me - as I am her uncle - and I am the one who buys her books, pens, and other things. What should I do? Am I considered to be a sinner if I take this money? What should I do with it? May Allah reward you.

A: You should be thanked for taking care of your orphaned niece. As for the money that you receive for her, you can save it and invest it for her. There is no objection to spending that money on her according to her needs. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13323

Q: Saudi Relief in Pakistan is one of the committees of the General Organization for receiving donations for the Afghany Mujahidin (those striving/fighting in the Cause of Allah) and they have undertaken several successful projects, praise be to Allah. Apart from this, they also help the Mujahidin in different ways, and provide relief for emigrants. They also have projects for orphan guardianship and this includes accommodating the orphan, educating him as well as raising him on the `Aqidah (creed) by choosing teachers that are known for their sound `Aqidah. They also provide the orphans with foodstuff, clothing

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and medication in boarding schools that protect them from homelessness and loss. If any of them want to visit their relatives, they can go out on Friday night and return on Saturday night. Allah (Exalted be He) has benefited many orphans and their families through this project, for the committee pays a monthly pension for the family of each orphan to help it maintain their living and to connect them to the school at which the orphan stays. Since the amount designated for the family is being paid on a monthly basis from the school, we have made applications for these orphans including the name of every orphan and the relevant information about each, like the name of the school where they stay, and the required sum necessary for sponsoring the orphan's family. The necessary amount to take on the role of guardianship of an orphan is specified as three thousand Riyals per year. This offer was presented to benefactors and they have hastened to help. His Royal Highness Prince Salman (may Allah keep him safe) has issued his directions to open a separate account for the specified sums needed for orphans so as to be independent from other accounts and to protect them from being mixed with other money. This has been accomplished, praise be to Allah. Until now, eleven schools have been inaugurated, and we are preparing to inaugurate three more. The committee is also planning to expand in this regard to achieve more benefits. In order to act in accordance with Shar` (Islamic Law), we would like to know your Eminence's opinion on the following: 1- Will the person who assumes the guardianship of an orphan who is fifteen years old or more be included in the Prophet's Hadith (peace be upon him): ﴿I and the one who sponsors an orphan will be close to each other in Paradise like this, and he (peace be upon him) pointed with his index and middle fingers﴾ ?

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2- If the answer is no, should the committee dismiss these elder students from the school that is funded by orphans' money, or should they be kept in the school to receive an education and be maintained while having the same treatment like other orphans, but without their data being presented to the benefactors? The commitment of the benefactors - may Allah accept their deeds - forms a fixed resource for the school so that orphans can continue to be sponsored, educated and raised. On the other hand, if

the fifteen-year-old orphans are dismissed from school, they will be forbidden from having an education, especially that there is no other resources or sponsors for them, and this will influence them psychologically. Moreover, their families will be deprived of the monthly allowance on which they depend for a living by Allah's Grace at first, then by the virtue of the existence of their children at such schools. Please advise us with your opinion so we can have a clear idea, and be able to clarify this issue for the benefactors who are sponsoring orphans who have reached the age of fifteen or above. May Allah bless your lifetime and keep you sound and safe for Islam and Muslims.

A: Duty necessitates the continuation of educating orphans and treating them with kindness even if they exceed fifteen years of age till they are able to manage their lives without help to find a job, another school or another benefactor. Doing so is observing the meaning intended by the Prophet (peace be upon him) when he encouraged sponsoring orphans and treating them kindly.

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Fatwa no. 13152

Q: if i want to support an orphan, is it obligatory that they stay with me so I can look after and supervise them, or can they be in another country and I send them a certain amount every month? There are application forms here in Riyadh to support orphans, issued by a house that accommodates Afghani Mujahidun (ones striving in the Cause of Allah). Is this the orphan support to which applies the Hadith of the Messenger (peace be upon him) stating, ("I and the one who sponsors an orphan will be like this in Jannah (Paradise)," and he gestured with his index and middle fingers, holding them slightly apart.) **(Related by Al-Bukhari)? Is this the form of support that was encouraged by the Messenger of Allah (peace be upon him)? Does this money, which is transferred to the house that accommodates the Mujahidun, reach the orphans of our brothers, the Mujahidun, in Afghanistan? Bear in mind that if you decide to do it, the photo of the orphan is enclosed, along with the full name and the number of their family members, and the application is given a number. Please advise me and may Allah reward you with the best!**

A: It is permissible to support an orphan by spending on them, even if they are not with you.

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Third question of Fatwa no. 14422

Q 3: an orphan boy who is now in the second year of prep school is being brought up by his maternal uncles. This boy used to receive a monthly award of one hundred and fifty Riyals during the period of his primary school and six hundred Riyals during the period of his prep school. The maternal uncles of the boy would take the money, mix it with their money, and provide the orphan with all his clothes, food, and notebooks that he needed. Now the orphan boy has attained a good degree of growth and maturity and his maternal uncles want to prepare his statement so that every thing is ready when he comes of age in a few years. The question is whether they should calculate all the awards that the young orphan received, meaning, the monthly amount of one hundred and fifty Riyals and the amount of six hundred Riyals and pay this to him in full as they do not know how much was spent from it and how much increased? It is important to mention that they did not record this before, so should they estimate the value or what should they do? Provide us with your beneficial answer please. May Allah reward you with the best and greatest reward and guide you to all goodness.

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A: They should estimate the amount of money that they spent on the orphan and deduct it from his awards after calculating them. Then, they should pay the rest of the money to the boy. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 14767

Q 3: What obligations do guardians have for the orphans under their care?

A: The guardian of an orphan should be kind to him, raise him well and not hurt him. If the orphan has money, the guardian should keep it for him and invest it in useful ways. When the orphan grows up and comes of age, the guardian should give him the money. The guardian will be rewarded for this by Allah (Exalted be He), as He says, ﴾Therefore, treat not the orphan with oppression.﴿ The Prophet (peace be upon him) also said, ﴾I and the one who looks after the orphan are like this in Jannah (Paradise).﴿ Narrated by Muslim .

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 14470

Q 2: A man mentions that he is raising a young orphan boy who has a right to financial support from the state, and they gave him 17,000 Riyals. The man asks whether it is permissible for him to eat from this money or whether he can give some to the boy's brothers, since he is provided for along with his brothers and shares his brother's food, or is the money restricted to the boy alone. Please advise us and may Allah enlighten you!

A: it is obligatory on a guardian to protect an orphan's money, adjust it, invest it for them, spend it on them, and pay the due Zakah. It is not permissible to donate any of it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18276

Q: I am the mother of four daughters. Since they were born, I

have been collecting the money given to them by their father or their relatives, and I have invested it in real estate. Two of them used to help me before their marriage, so this money increased. Now, I want to buy two buildings and register them in their names, so that each one's share is equal to the sum of money she has, provided that they are never sold in order to protect their future. This is necessary because they are employees and all their salaries go to their husbands. Given that neither they nor their husbands know anything about this money, please advise me concerning this. May Allah reward you and keep you to serve Islam and the Muslims.

A: You should give the sum of money to your daughters, because it belongs to them. It is impermissible for you to dispose of it, whether in the way you mentioned or otherwise, except with their permission, if they are of age. This is based on the words of Allah (Exalted be He) who says, ﴾And try orphans (as regards their intelligence) until they reach the age of marriage; if then you find sound judgement in them, release their property to them﴿ (Surah Al-Nisa', 4: 6). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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First and second question of Fatwa no. 17790

Q 1: is looking after the orphan that the Messenger (peace be upon him) recommended include an orphan who lost one of his parents but has a constant source for his provision, meaning he is not in need because he has a grandfather, a grandmother, or some relatives that give him affection? Conversely, did the Prophet (peace be upon him) mean the Faqir (poor) orphan who has nobody to look after him or provide for him?

A: It is authentically reported that the Prophet (peace be upon him) said: (I and the one who looks after the orphan will be in Paradise like this and he (peace be upon him) pointed with his index and middle fingers separating them slightly.) (Related by Al-Bukhari). An orphan is the young child whose father passed away. Moreover, the person who looks after the orphan is someone who takes care of the orphan's affairs and needs. Orphans are described as such until they become of age; a description that does not vanish with the existence of someone to look after the orphan. However, the order to look after the orphan terminates if the latter is being looked after by his grandfather, and so on.

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If someone assumes (optional) guardianship over an orphan, does this obligation continue throughout the life of the orphan or only for some years according to the ability of the guardian; for one, two or three years?

taking on the responsibility of guardianship over an orphan continues till the orphan reaches the age of puberty. However, if the orphan reaches the age of puberty, but is still poor or needy, the guardian's support of the orphan is considered to be Sadaqah (voluntary charity) paid to a poor or needy person; not taking on the task of guardianship over the orphan. Accordingly, whoever assumes the guardianship of an orphan for a complete year after which the orphan reaches puberty, then this person is considered to have assumed full guardianship of the orphan and is promised the great reward that is mentioned the hadith, In sha'a-Allah (if Allah wills). However, this person will be less rewarded than the one who assumed the guardianship of an orphan for a longer time. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 17160

Q: I have sponsored orphans; one girl and a boy. The girl is married but the boy is still living with me. Although I am not an agnate relative of them, I took them into my house after their mother's death. The boy is now a man of about fifty years old and I fear that I might be sinful for still keeping him with me. Sometimes he is useful to us. He refuses to go elsewhere because he knows no one but me and whenever I try to turn him out, he cries. I am willing to keep him with me if there is no sin on me for this. If it is sinful to keep him in my house, please send me your opinion in a letter.

A: The purified Shari`ah (Islamic Law) recommends Muslims to sponsor orphans and promise them with a great reward for this. If the reality is as you mentioned,

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that you have been sponsoring this fifty-year-old man and you want him to leave the house but he refuses, then keeping him with you is considered Ihsan (perfection of faith) as long as there is no Khulwah (being alone with a member of the opposite sex) between him and non-Mahram (spouse or unmarriageable relative) women. If you insist that he should leave your house, you are not to be blamed for this. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The first question of Fatwa no. 18670

Q 1: My father (may Allah be merciful with him) died and left two young daughters. As I am their guardian, they live with me and my children. We eat, drink and buy our clothes together. They were assigned 800 Riyals as monthly assistance, in addition to 7200 Riyals on a yearly basis from the Social Insurance Association. They are now in preparatory school. Can I add this money to mine and spend it on all of us, or is it impermissible? Please advise, may Allah guide you.

A: You should keep the money that belongs to your sister's

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children which was assigned to them by the state. You are only permitted to take from it what is necessary, and give the rest to them when they come of age. You should also pay the Zakah of the money on their behalf. If you trade in this money or give it to a trustworthy person to invest it on your behalf, it will be even better. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 18425

Q 3: my father is a guardian and he only spends money on necessary things for the orphans. However, he refuses to give them money to spend on things that he believes are unnecessary; such as, buying a gift or giving money to a relative. Is it permissible for me to give them money without my father's knowledge? The things they want might be considered unnecessary but they are important to let the child cope with the society in which he lives. Is it permissible for me to give them money without my father's knowledge as he will refuse if he knows?

A: It is not permissible for you to dispose of any of the orphan's money as this

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is your father's duty as he is the guardian. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second and fourth question of Fatwa no. 15531

Q 3: is it permissible that i lend a needy person some money for a good purpose out of the property of an orphan for a specific period of time. Is doing so included in the noble Ayah (Qur'anic verse): ﴾And come not near to the orphan's property, except to improve it﴿ **Could you please give me a detailed answer regarding this issue?**

A: It is not permissible that you lend a needy person an amount of money from the property of the orphan as this does not increase it. Rather, doing so exposes the orphan's money to danger. However, loans that do not entail Riba (usury/interest) and do not expose the property to danger like the Salam sale (sale with advance payment) and sales on credit with some increase in the value are permissible. The foregoing loans are desired because they enhance the orphan's money and they are included in the Ayah: ﴾And come not near to the orphan's property, except to improve it﴿

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Q4: if an orphan reaches the age of puberty, how should i give him his financial rights?

A: There are two conditions for giving an orphan his financial rights: **The first condition** is reaching the age of puberty **The second condition** is good judgment; meaning that the orphan is not an extravagant person who would waste the money on trivial matters. Allah (Exalted be He) says: ﴾And try orphans (as regards their intelligence) until they reach the age of marriage; if then you find sound judgement in them, release their property to them﴿ Giving the orphans their financial rights should be done in the presence of reliable witnesses or in a court. Allah (Exalted be He) says: ﴾And when you release their property to them, take witness in their presence; and Allâh is All-Sufficient in taking account.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Third question of Fatwa no. 16377

Q 3: My father who passed away left some land for which he did not have a title and I fear that a problem might arise if I fence it. I am the eldest

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of my siblings; should I fence this land to keep the inheritors' rights or should I leave it as it is just a brief enjoyment of this worldly life? It may be important to mention that keeping this land might result in hatred and enmity and cost a lot of money for it is located in a mountainous area. Shall I be guilty of neglecting the rights of the inheritors if I abandon this land for the foregoing reasons bearing in mind that I am the guardian? Or should I take the necessary procedures to build a fence around that land and obtain a title for it?

A: You should preserve the rights of your younger siblings if you are acting as their Shar`y (Islamic legal) guardian. Doing so includes fencing in their land that they inherited from their father if this is more likely to keep it. You should obtain a title for this land. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18327

Q: I am a widow and I support an orphaned girl through the court. The state, may Allah protect it, assigned a monthly payment of around 1000 Riyals for this girl. Sometimes I feel embarrassed to make use of this money

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because it belongs to her. Therefore, I deposited her money in the bank. I do not spend on her from her money. It should be noted that I am an employee. I receive a salary of 1,700 Riyals from which I pay the rent of the house where my mother, I and the girl live, as well as the costs of having a maid to nurse my mother who suffers from heart disease. She takes care of my mother while I am at work and I have a driver who drives my daughter to school. However, my salary falls short of covering all these expenses. I hope you can give me advice as regards the following: 1- Is it permissible for me to take some of the orphaned girl's money for necessary things that we all need? 2- Do I have to pay Zakah for the orphaned girl's money that is deposited in the bank because it has been in the bank since she was ten months old and the girl is now five years old? 3- Is it permissible for me to invest her money? And what is the ruling if I lose any of it? 4- Is it permissible for me to lend money to a person from her money? 5- Is it permissible for me to beat her as a means of discipline?

A: First, the orphan's money should be preserved; it should only be used for the benefit of the orphaned person with the permission of the judge in the court. There is no harm if you take from this money to spend on the orphaned child. **Second,** Zakah should be paid upon the money of the orphaned child if it reaches the Nisab (the minimum amount on which Zakah is due) and remains for one year.

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Third, it is not permissible to lend anyone money from the orphan's money because this is not in the orphan's best interests. **Fourth,** it is permissible for the gaurdian of an orphan to invest the orphan's money if he knows that doing so is beneficial for the orphan. It is also permissible for him to give the orphan's money to another person to invest it in return for part of the profits. **Fifth,** it is permissible to beat the orphan for the sake of discipline but without causing him any harm or degrading him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 20062

Q 1: The Messenger of Allah (peace be upon him) said, (I and the one who looks after an orphan will be in Jannah (Paradise) like this. He (peace be upon him) pointed with the index and the middle fingers.) **Does a person who takes care of an orphan through charitable institutions receive this reward, or must he do it in person? Please advise, may Allah reward you.**

A: A person who takes care of an orphan through trusted charitable institutions that take care of them and their

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clothing, residence, costs and so on, is considered to be taking care of the orphan in Shaa' Allah (if Allah wills). They are granted a great reward which enables them to enter Jannah. This is according to what was reported from Sahl ibn Sa`d from the Prophet (peace be upon him), that he said, (I and the one who looks after an orphan will be in Jannah like this. He (peace be upon him) pointed with the index and middle fingers separating them.) Narrated by Al-Bukhari and Muslim in their two Sahih (authentic) Books of Hadith. This is the wording of Al-Bukhari. This reward is not restricted to a person who takes care of an orphan at home. However, if an orphan is very needy, and a person takes care of him or her at home, they are going to be rewarded more than a person who only pays them money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 10591

Q: I have some orphaned relatives, who have not yet reached the age of consent and live with their mother. As their legal guardian, I take care of them and their affairs. Your Eminence, I wonder if I am entitled to prevent them from certain actions, which I think are harmful for them and not in their best interest, even if

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their mother does not think so. I sometimes prevent them from going to certain places that I think they should not go to; especially as they are still young and do not differentiate between good and bad. Also, these children have some money deposited in a bank, should I pay Zakah on it and how should I do that? Your Eminence, I hope that you will answer me in writing. May Allah reward you generously, and many thanks to you.

A: Firstly, it is permissible for a legal guardian to encourage those in his charge to do what is possibly or certainly good for them, and it is not permissible for him to encourage them to do anything that might definitely or possibly cause them harm. **Secondly,** a guardian is obligated to pay Zakah on the money of the minors under his charge if their money reaches the Nisab (the minimum amount on which Zakah is due) and it has been owned for one year. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 11161

Q: My brother died on 27/9/1399 AH (may Allah be merciful with him), leaving behind two wives

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and seven children; three sons and four daughters. One of the two wives has married my younger brother and has taken her son and daughter to live with him. The other wife lives in my dead brother's house with her two sons and three daughters. I have been taking care of them since my brother's death. Their father has left them a two-storey building; they live on one floor and rent the other, which serves as a source of income. We also give their half-brother and sister from this income. However, as we are living in an age from which we ask Allah to grant us safety, I sometimes punish them when I see them doing something wrong just for their own interest. Allah knows that I treat them like my own children, but I fear that I might be punished by Allah (Glorified and Exalted be He) because He recommends us to treat orphans kindly in many Ayahs (Qur'anic verses). Allah (Exalted be He) says in Surah Al-Duha: ﴿Therefore, treat not the orphan with oppression.﴾ I wish Your Eminence would give me a Fatwa regarding this matter; may I not be sinful for disciplining them. Please, advise me about the best method for instructing and guiding them. May Allah reward you the best. It is worth mentioning that their mother is still living with them, but I have recently noticed that she is unable to work for the benefit of the children, for she takes them to places I do not want them to frequent and incites them to disobey me. I told her maternal brothers about this. Please advise me for I fear that this might lead to harmful consequences, Allah forbid. May Allah reward you.

A: First,

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you are required to guide your nephews to what is good for them with kindness and leniency. There is also no blame on you if you discipline them when necessary. **Second,** you should talk with the mother and their pious relatives about how to discipline the orphans and guide them to the straight path. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 20711

Q: Many families ask to assume the guardianship of an orphan child from the orphanage in Dammam. Some people hesitate when they are told that those children are of unknown parentage. They fear that they would not receive the same reward as assuming the guardianship of an orphan as the Prophet (peace be upon him) urged the Muslims to do. We would like Your Eminence to clarify the Islamic view and the reward of raising foundlings,

so that people would foster them and let them feel the warmth of family which they lack.

A: a foundling child is considered an orphan as they lost their parents. They need even more care and concern than those of known parentage as they do not know any of their relatives and so have no one to resort to when necessary. Therefore, the reward of sponsoring a foundling is the same as sponsoring an orphan. This is based on the general meaning of the Hadith of the Prophet (peace be upon him): ﴿I and the one who sponsors an orphan will be like these two in Paradise. He (peace be upon him) pointed with his index and middle fingers and he separated between them.﴾ (Agreed upon by Al-Bukhari and Muslim). However, sponsored children should not be named after the persons who will raise them and they should not be added to their family identity cards. This is because the act will cause mixing descents, loss of rights, and committing what Allah (Exalted be He) has prohibited. A guardian should know that once orphans reach the legal age, they are Ajanib (lawful for them to marry) and therefore, it is not permissible for a guardian to be in privacy with them and it is not permissible for a woman to look at a man or vice versa unless the sponsored child was breastfed by the woman. Therefore, they become Mahram (unmarriageable relative) for her, as well as her daughters, and her sisters. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20726

Q: My husband died some time ago and left seven underaged children; boys and girls. I asked my husband's inheritors to give me my portion of my husband's estate and I received all my Shar`y (Islamic legal) entitlements. Moreover, I received a portion of my deceased husband's monthly pension. This pension is paid by the bank and I receive my portion via the guardian of my fatherless children. The point is that I share the food stuff which is bought out of my children's private money while my entitlements are kept in the bank bearing in mind that I am not entitled to receive anything from the estate as I have already had all my Shar`y entitlements. Am I considered a sinner for nourishing myself out of the private rights of my children bearing in mind that I do not spend anything from my entitlement? However, my children's guardian asks me to bear the costs of my foodstuff, clothing, and all my other personal needs but I do not agree. Is it obligatory on me according to Shar` (Islamic law) to bear such costs? Please provide me with your beneficial answer. May Allah reward you with the best.

A: It is impermissible for you to share the foodstuff of your fatherless children while you are not in need

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to do so for Allah (Exalted be He) says: ﴿and devour not their substance (by adding it) to your substance. Surely, this is a great sin.﴾ , ﴿Verily, those who unjustly eat up the property of orphans, they eat up only fire into their bellies, and they will be burnt in the blazing Fire!﴾ and He (Glorified be He) says: ﴿and whoever (amongst guardians) is rich, he should take no wages, but if he is poor, let him have for himself what is just and reasonable (according to his labour).﴾ It is obligatory that the orphan's money is kept, used for providing for them, and paid to them when they come of age. You may eat altogether provided that you pay for what you consume. This is because Allah (Exalted be He) says: ﴿And they ask you concerning orphans. Say: "The best thing is to work honestly in their property, and if you mix your affairs with theirs, then they are your brothers. And Allâh knows him who means mischief (e.g. to swallow their property) from him who means good (e.g. to save their property).﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19872

Q: As you know, the charitable foundation of Makkah Al-Mukarramah is involved in the project of assuming the guardianship of Muslim orphans outside the Kingdom and handles the organizational and financial supervision of this program. Among its interests is contacting benefactors and wealthy people to convince them to take on the guardianship of some orphans. The value of a custody bill is one hundred Riyal per month but some of them apologize and say that the orphans of the Kingdom have a higher priority than those outside the Kingdom and afterwards they do not take custody of the local orphans but only prevent others from taking custody. It is worth mentioning that the foundation is taking care of the orphans inside the Kingdom. Is this excuse acceptable to abandon Muslim orphans from abroad who are troubled by poverty and ignorance? Could your Eminence give some advice - May Allah support you - to those rich people and could you explain the virtue of taking care of orphans as well as running their finances and raising them?

A: Taking care of Muslim orphans by feeding, clothing and teaching them what they need regarding their religion and their worldly life is a good act. There are many Ayahs and Hadiths that exhort Muslims to take care of orphans and they were related in this context, and orphans, whether inside or outside the Kingdom, are included in this exhortation. When orphans are close in kinship and are in dire need, taking care of them entails an even greater reward.

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It is not permissible for a Muslim who believes in Allah (Exalted be He) and the Hereafter to lessen this great deed with the intention of preventing their Muslim brothers to take part; otherwise he will be from among those who oppose the way of Allah (Exalted be He); We seek refuge with Allah against that. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 20253

Q: My second cousin was killed, leaving brothers, nephews, and a young son who has not reached puberty. Two years after the death of my second cousin, his brothers and nephews received his Diyah (blood money). They mutually agreed to leave the Diyah with me as a trust, that I should be the guardian of my second cousin's son and his sisters, and that I should give the money to the son when he grows up, if Allah wills. I have supported the orphans with the Diyah as they are poor, but day-by-day the money decreases. I look at it today and I do not know what to do about it. Today's child will be tomorrow's young adult, if Allah wills, and he will want his money. All I want for the money to have increased, not decreased, when it is taken from me. I, therefore, have the following questions that I need your advice on, and may Allah reward you with the best!

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Firstly: If I keep this money for one year, should I pay Zakah on it? It should be noted that the dead man's brothers and nephews refuse to pay Zakah on the Diyah; should I pay Zakah on it or not? Secondly: As I keep this money, it does not increase, instead it decreases because I spend it on the dead man's family, so what should I do? There are many things I could do with this money. Should I deposit it in a commercial bank that offers a fixed interest rate or in an Islamic bank with a changing not a fixed interest rate, or should I buy them a car, a fishing boat, a shop, or something like that, so it could generate profit? How should Zakah be paid on this money if it generates daily profits? Thirdly: One of the traditions of our Bedouin lifestyle is that if there is a need for Qisas (just retaliation) or Diyah, the tribal chiefs gather and go to the person who has a right to it in a procession, called Al-Jahah Procession. They request the person or his relatives to waive part of the money. What is the ruling on this Al-Jahah Procession? Is it permissible to waive part of Qisas for the sake of this Al-Jahah? Fourthly: Can someone borrow some of the Diyah on the condition that he repays it to me on a fixed date?

A: It is obligatory on you to keep the orphans' money in your possession until they reach the age of consent and then give them their money. You should also pay Zakah on this money on a yearly basis

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at a rate of 2.5 % of the total. You should make the best choice in regard to investing this money in a lawful way. It is not permissible for you to lend the orphans' money to anybody. Allah (Exalted be He) says: ﴿And give unto orphans their property and do not exchange (your) bad things for (their) good ones; and devour not their substance (by adding it) to your substance. Surely, this is a great sin.﴾ Furthermore, it is not permissible to invest their money in Riba-bearing (usurious) banks or other institutions. Also it is not permissible to waive anything of an orphan's right, whether part of the Diyah or anything else. You should spend on them from their money to meet their needs. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Chapter of Wakalah

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The first question of Fatwa no. 13520

Q 1: A friend of mine took 100 Riyals from his friend to buy something for him. The usual price of this item is 95 Riyals, and as the shop owner knows my friend, he gave it to him for only 85 Riyals. Is this permissible? What is the ruling on this? My friend wants to return that money, but he is afraid his friend might get angry and never talk to him again.

A: Your friend who took the money is considered an agent for the person who gave him this money. an agent should be honest and never take any of the money without the permission of the one who authorized him. If he agrees to it, there is no harm in it; otherwise, he should return the remaining money to him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 8206

Q: I own an industrial equipment shop. The dealers include agents of national and foreign companies and they ask for a special discount of 10%, given that they are employees in their companies, and they earn salaries in return for their work.

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I have no idea whether the people who own their companies know about this; the discount is taken by the agent. I have been doing this for many years along with the owners of other shops. This is prevalent in most of the shops which deal with company agents, especially foreign ones. Please, Your Eminence, advise us concerning this. As for myself, I have stopped doing this and have repented. I only want to know how to expiate for the past years.

A: If the case is as you mentioned, the money those agents have earned through this discount is considered ill-gotten money and betrayal to their companies. Your cooperation with them on this discount is Haram (prohibited), as it is considered cooperation in sin and transgression, which Allah (Exalted be He) prohibits in His saying, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ You should repent and ask forgiveness from Allah (Exalted be He).

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 15518

Q: I am a man who receives a salary from one of the governmental institutions. This requires me to go to this institution which is 35 km from my house. However, my health is not good enough to travel this distance and stand in a queue because I am an aged person. Moreover, the queue of people waiting for their salaries is very long. Besides, some people may smoke cigarettes which harms me as I suffer from heart disease and I cannot tolerate all this. When I complained to the responsible officials, they asked me to get an account number from any bank so they could transfer my salary to that account. This requires me to pay five dinars to obtain a bank account number. I have never dealt with banks in my life for fear of Allah (Exalted be He). Is it permissible for me to pay these five dinars to obtain a bank account number? It should be noted that there is a bank known as the Islamic Bank in our neighborhood.

A: there is no harm in selecting a bank or any other firm to have your salary transferred to it in return for certain fees. This is because of the hardship you find in receiving your salary. This is considered to be a joint interest

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and there is nothing in the Shari`ah (Islamic law) against it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19060

Q: We are on the board of directors of the Charitable Institution for Memorizing the Qur'an in the governorate of Al-Bakiriyyah, and we represent the institution in all its affairs, such as collecting and receiving donations and spending them on the institution, according to what we see as beneficial, which we study in detail with honesty and thoroughness. Your Eminence, the Mufty (an Islamic scholar qualified to issue legal opinions), the assets of the institution include a bus, which we use in a business that yields revenue to the institution. However, the bus was involved in a traffic accident while performing this work, which was caused by the driver in the course of his duties. Do we have the right to forgive this driver, who was the cause of resultant damage from this accident and can we pay Zakah to the driver, as he needs it to settle the compensation?

A: It is not permissible for you to forgive the right of the institution on this driver, because you are representatives of needy people, so you are supposed to act on their behalf, only in a way that that achieves their interests.

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It is also not permissible for you to give him Zakah (obligatory charity) or any of the money belonging to the institution for him to pay the compensation that it is due from him, because this is not in the interests of the institution, and because Zakah cannot be paid to someone who owes the payer money for them to settle the debt. And Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 18401

Q 3: I am an Imam (the one who leads congregational Prayer) of a Masjid (mosque) and I receive financial remuneration from the ministry of Awqaf in return for leading people in Salah in that mosque. I want to move to another town which is 20 miles away from the Masjid. is it permissible for me to authorize someone to lead the people in Salah in return for a part of the remuneration i receive and i keep the rest? If we suppose that I missed some prayers in the Masjid and led people in others; am I sinful if I take the full remuneration? Could you kindly advise me.

A: This is up to the ministry of Awqaf (endowments). You should tell them the truth and they will decide to permit it or not.

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Fatwa no. 16435

Q: i run an office that does the work of collecting debts in return for some fees received by the office after making an agreement with the creditor. Is this permissible? Moreover, some banks ask me to collect their debts in return for a payment. I will not accept this offer until I know the ruling on this act. Am I allowed to make a condition that I receive the payment before or after collecting the debts? Is it permissible for me to set a definite percentage of the basic amount of the debt as my payment? I hope you can answer me. May Allah protect and support you!

A: There is nothing wrong with receiving a payment for collecting interest-free loans for the creditor. It is impermissible for a Muslim to collect Riba-based loans or to receive a payment for doing this. This is because doing so falls under the category of helping one another in sin and transgression and acknowledging evil. The amount and time of receiving the payment should be determined by the terms agreed on by both parties. The Prophet (peace be upon him) said:

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﴾Muslims are bound by their conditions, except such which makes lawful unlawful and unlawful lawful.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 17737

Q: I work as a department manager in a large organization. I received a sum of money from the general manager of this organization, but through a senior manager. I was given this money to distribute it among the poor and the needy, and I did not know whether it was Zakah money or Sadaqah (voluntary charity). I, thus, spent the money as follows: I distributed part of it among the poor and the needy, printed religious books with another part, bought office furniture for my department which is part of the organization managed by the benefactor, and took part of the money for myself for Allah knows that I am included among the eight categories of people who should receive Zakah. What is the ruling on what I did? It is worth mentioning that I am indebted and cannot

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tell the benefactor of this.

A: If the reality is as you mentioned that you were given money to distribute it among the poor and the needy, then you were the deputy of the one who entrusted you with this task. You should have done what you have been entrusted with, which is distributing the money among the poor and the needy without having to know whether it was Zakah money or Sadaqah, for the intention of the benefactor is enough. As for spending part of the money in printing some books and buying office furniture, this is a sort of transgression from which you should turn to Allah in repentance and ask for His Forgiveness. Even more, you should pay this sum from your own money and spend it in what you were entrusted with, that is, distribute it among the poor and the needy. In addition, it is not permissible for you to take anything from this money even if you are poor or needy unless you take the permission of the benefactor. Accordingly, you should pay what you took for yourself and give it to the poor. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 20057

Q3: In Ramadan a generous man gave me a sum of money and told me to distribute it among the poor because I knew the poor people better than he did. I gave some money to poor people and bought foodstuffs from the market for others. I distributed this foodstuff among them instead of giving them money because these people could not go to the market to buy their needs. Also, in some families money is taken by their sons against the will of their needy parents. Is what I have done permissible? Please note that we live in a village. May Allah grant you success!

A: You should adhere to do what you have been deputized to do and distribute the money among the poor instead of buying them goods because you have not been deputized to do so. You should repay to the poor people the money with which you bought the goods so as to do what you were deputized to do and also to not be guilty in the sight of Allah (Exalted be He). May Allah reward you for what you have done. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The seventeenth question of Fatwa no. 8267

Q 17: I have authorized someone to buy a commodity for me and its price is five pounds but the seller gave it to the authorized man for 4.5 pounds. Does this person have the right to take the remaining amount?

A: This is considered to be a proxy and it is not permissible for the authorized person to take something from the money of the one who authorized him except with his permission because of the general evidence that states the prohibition of taking a Muslim's money except with the consent of the owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 19765

Q 3: What is the ruling on a person who asks someone to sell his farm on his behalf and the other person said: I will sell it on the condition that I take the extra money of the price you ask for? Could you kindly advise. For example, Muhammad owns a farm and asks Mahmoud to sell it for him for fifty thousand. Mahmoud said: If I sell it for fifty-five, and I will take the extra five for me. What is the ruling on this?

A: if a person authorizes you to sell a commodity for him and stipulated the selling price,

then you sell it for a higher price than what he stated, the extra amount will be the right of the owner of the commodity except if the owner permits you to take the amount. In this case, it is permissible for you to take this amount. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 17670

Q 1: There is a man who sells goods on behalf of another man, that to say: the latter gives the former goods for him to sell, and the one who sells the goods increases the price and takes the increment for himself. Is this considered Riba (usury)? What is the ruling on a person who does this?

A: anyone who sells goods on behalf of their owner is entrusted with both the goods and their prices. Thus, if the person takes any part of the price without telling the owner, he will be guilty of betraying the trust, and whatever he takes will be considered Haram (prohibited). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 16442

Q: I am authorized to sell pieces of land and furniture. Is it permissible for me to purchase a piece of land or items of furniture if it has been estimated at a certain price while I am authorized to sell it?

A: if a person is deputized to sell a commodity, he should not purchase it for himself because by doing so he will be raising doubts about himself that he may not have offered the commodity for sale nor accepted the best price for it. To avoid all this doubt, and to preserve his reputation, he should not purchase it for himself. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15376

Q: When some of the owners of car workshops fix a car that needs one of its parts replaced, they buy the part and ask the person who is selling the spare part to write a price on the bill that is more than the real value. Afterwards, the owners of the workshop take the full price from the car owner along with the difference in price. What is the legal ruling on this act?

A: It is obligatory on Muslims to be truthful in their transactions. It is not permissible for them to lie

nor to take people's money without the right to do so. Likewise, if someone is authorized to buy something, it is not permissible for him to take the extra price. it is also not permissible for the person who sold the spare part to write an incorrect amount on the bill in order to betray the person who will pay for it. Doing so will cause him to pay more than the real value and this is a form of cooperation in sin and aggression and eating up people's money unjustly. It is not lawful to take the wealth of a Muslim except with his consent. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 16436

Q 3: A car owner left his car in the exhibition to be sold. The owner of the exhibition sold it for 21,000 Riyals, whereas the car owner had estimated it at 20,000 Riyals only. Therefore, the exhibition owner deducted the 1,000 Riyals as brokerage fees for himself, and he did not tell the car owner about that; he told him that he had sold it for only 20,000 Riyals. What is the ruling on the 1,000 Riyals taken by the owner of the exhibition?

A: it is impermissible for an agent to take the residual amount of money without the permission of the client.

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Fatwa no. 17899

Q: Due to my relationships with people, some of them trust me and have confidence in me, so they authorize me to act as their representative during legal proceedings in the Islamic courts and some specialist committees, such as the Commercial Papers Committee at the Ministry of Commerce, the Workers Conciliation Committee at the Ministry of Labor and Social Affairs, and the Banking Committee of the Saudi Arabian Monetary Agency. As their legal representative, those who authorize me give me papers and documents, which, if I show them to the religious judge or the concerned committees, those I represent will lose the case, have their claims dismissed, or be ruled against. In fact, I feel embarrassed about not showing these documents or submitting them when a case is being examined, so I sometimes excuse myself from proceeding with the claim, return the documents to the authorizer, and withdraw from the case. Please advise me - and may Allah grant you success - as to what is obligatory on me regarding these type of matters, because those who authorize me sometimes become angry and accuse me of dishonesty when

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I submit documents that are sometimes the reason for them losing the case or being ruled against. Is it my right as a representative to ask a judge to overturn a ruling, even though my personal conviction is in support of their ruling, if those I represent are not satisfied with it?

A: representatives are in a position of trust during disputes. They must have Taqwa (fearing Allah as He should be feared), defend those they represent by Shar'y (Islamically lawful) means, and not be motivated by worldly greed to dispute over something that is false. In a Hadith the Prophet (peace be upon him) said, ("Anyone who disputes knowingly about something which is false, will remain in the Displeasure of Allah until they desist.") (Related by Abu Dawud) And he (peace be upon him) also said, ("Help your brother, whether he is an oppressor or an oppressed. A man said, "O Messenger of Allah! I help him if he is oppressed, but tell me if he is an oppressor, how should I help him?" He (peace be upon him) said, "By preventing him - or forbidding - from oppressing; that is how to help him.") (Related by Al-Bukhari) Representatives should examine claims before entering into disputes and if they see that there is no case, they should abstain from proceeding with them.

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Similarly, if a representative later discovers that a claim is not valid, they should withdraw from it and not continue. Attorneys should beware of hiding documents that show the truth, as doing so is a type of deception. Allah (Exalted be He) says: (And argue not on behalf of those who deceive themselves. Verily, Allâh does not like anyone who is a betrayer, sinner.) And: (Lo! You are those who have argued for them in the life of this world, but who will argue for them on the Day of Resurrection against Allâh, or who will then be their defender?) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19020

Q: I am an embassy employee and sometimes colleagues and relatives want me to get visas to get suitable house servants for them. They want a trustworthy person to choose the servant for them, who will take care of the matter and also to reduce the cost from around 4 -5,000

Riyals to 1,550, and this is the source of the problem for me. As far as I know and from what I hear from the recruitment offices that everybody deals with, and who are indispensable in finding a suitable servant, they use the 1,500 Riyals for two purposes, firstly, to buy a ticket for the servant, andsecondly, to give money to airport employees to facilitate the servant's travel, because the Indian government forbids female servants from traveling abroad. We have not seen them giving this money to the employees at the airport; it is just claimed by the recruitment officers and we do not know whether this is true. The remaining money is considered as the fee for the recruitment office owner, which they take in addition to the money from the house servants before they leave. This is what normally happens, and there is no alternative as far as I know, at least at the present time. Is it permissible for me to do this work, bearing in mind that I do not take a fee in return? Could I take a fee if this is Halal (lawful) and permissible?

A: If the situation is as you mentioned, that you deal with recruitment offices that give airport employees in India money to facilitate house servants' travel outside the country, which the Indian government forbids, or you pay the airport employees this money to facilitate your request, this is considered as a bribe and cooperation in sin. Allah (Exalted be He) says:

﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ It was also reported from 'Amr ibn Abu Salamah, on the authority of his father, on the authority of Abu Hurayrah, who said, ﴾The Messenger of Allah (peace be upon him) cursed the briber and the bribed in making judgment.﴿ (Related by Al-Tirmidhy in "Al-Jami' Al-Sahih", Abu Dawud in "Al-Sunan", Imam Ahmad in "Al-Musnad", and Ibn Majah in "Al-Sunan") Accordingly, it is not Halah (lawful) for you to do this work or take money in return for it. We advise you to stop doing this and make sincere Tawbah (repentance to Allah) for this. If anyone leaves something for the Sake of Allah, He will compensate them with something better. Allah says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ If you do not pay the recruitment office owners or the airport employees money to facilitate your request, and this does not entail deception of the systems that have been

agreed upon between the two countries regarding the method of bringing workers into the country, there is no harm in doing this work and taking money in return for it, provided that the person who has authorized you knows this, that the workers brought are Muslims, and the women have a Mahram (spouse or unmarriageable relative) with them, so your conscience will be clear. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 20452

Q 1: A benevolent man gave me a sum of money to distribute to the poor and needy. I distributed the money according to his instructions, but there was some money left. To provide a greater benefit for the poor - and fearing that a similar sum of money may not be available in future - I invested it in business. In roughly one year, the capital generated its double in profit. The purpose of investing this money was to make a profit to be used for acts of charity. The capital that was invested was Sadaqah (voluntary charity) not Zakah. Was my action Islamically correct? Is it permissible for me to take a percentage of the profit in return for my work on this benevolent project? Is it permissible to invest Zakah in a business and then give the profit to the eight categories of people to whom Zakah can be given?

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A: Your obligation was to distribute the Sadaqah to its rightful recipients, as you were entrusted to. It was not permissible for you to delay the distribution or to invest it in business. What you did was incorrect, and you should therefore repent for having done it. You should distribute the remaining money quickly along with the profits earned through the investment, and never do this again. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20788

Q: Some employees assign a proxy to receive their salaries after deducting a percentage of the salary for this service. For instance, when the salary of an employee is 2,500 Riyals, the proxy deducts 20 Riyals for doing this service. If the payment of salary is delayed, the proxy gives the employee the salary amount from his own money after deducting his percentage. What is the ruling on this act?

A: the money that the proxy takes after receiving and delivering the salary to the employee is permissible if they agree on that as well as on the percentage taken by the proxy. This percentage counts as fees for the service he does for the employee. With regard to the situation where the employee's salary is delayed and the proxy gives the same value from his own money

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after deducting the fees of his service and receiving the entire salary later, it is Riba (usury/interest) which is forbidden in Islam. This act involves lending and repaying money in excess which is the basic principle of Riba. Any loan yielding interest counts as Riba. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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A Chapter on Sharakah (Partnership)

establishing a partnership with a non-Muslim

The third question of Fatwa no. 7707

Q3: Is it permissible for a Muslim to enter into a partnership with a non-Muslim? Is it permissible to enter in a unequal partnership?

A: It is permissible for a Muslim to go into a partnership with a non-Muslim in any lawful business. The inequality you mentioned in the question, has to be explained in detail, so we can answer your question. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17443

Q: In our town, there is a Christian who deals in leather footwear and bags, in addition to some other unknown commercial activities. Some people have invested their money with this trader, who, in turn, gives them a fixed percentage return on the invested money. For instance, if someone gives him 100,000 Riyals, they will receive a fixed monthly percentage of 3% on their invested capital, i.e. 3,000 Riyals.

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The investors are not affected by the trader's loss or profit. It is worth mentioning that the trader always tells the investors that his business is guaranteed, so a loss in one venture will be covered by a profit in another, but it is not known whether the other ventures are Halal (lawful) or Haram (prohibited). As it is known that the footwear business in this country is successful, many people have invested their money with this trader. My first question is: Is this form of partnership Riba (usury/interest) or is it permissible? Please support your answer with evidence. My second question is: What is the ruling on investing with this Christian trader, in the way mentioned above? My third question is: Does his promise to the people of a guaranteed profit permit Muslims to invest with him, without knowing the types of business he runs? My fourth question is: What is the ruling on the money that has been taken from the trader in the past, and how can it be disposed of if it becomes clear that it is Riba? Please advise us and may Allah reward you well and make us benefit from your knowledge!

A: If a trader, Christian or otherwise, deals in unlawful products or unlawful transactions, it is not permissible to become their partner or invest money with them. However, if they deal in lawful products and transactions,

(Part No. 14; Page No. 288)

there is nothing wrong with becoming their partner or investing money with them for a known percentage of the net profit, if profit is achieved, such as a third, a quarter, or more or less. As for taking a guaranteed fixed sum of interest, this is not permissible, as it is obvious Riba, which comes under the same ruling as a loan in which interest is stipulated. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 15903

Q1: I opened a shop to be run as a restaurant. I paid all the costs of equipping and furnishing the restaurant from my lawfully-earned money. I hired a worker to be in charge of the shop; and his duties include running and supervising it in return for one third of the profits but I did not assign him a specific salary. I expressed complete readiness to pay for all the requirements of the restaurant. Is this partnership permissible?

A: entering into a partnership with a non-Saudi to run a shop has to meet the regulations established by the state because breaking such regulations leads to negative consequences.

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The obligation of rendering trusts back between partners

Fatwa no. 8325

Q: My brothers and I made a commitment to be loyal to one another and to work for the best interest of all of us. We committed ourselves not to listen to informers, hypocrites, a son or a wife and no one should give his family and children money except with the knowledge of the other. I made an agreement with my brother that we would give our wives equal amounts of money and goods but they did not observe what they committed themselves to. Therefore, some of their children started to tease and curse me in the presence of their fathers and one of my brothers' wives harbored enmity toward me. Another nephew insulted me despite my kindness to him by visiting his father or asking about him by telephone. He is satisfied and does not try to remove harm or even observe our brotherhood. Because I do not know about the future, I made the commitment with them by making an oath on a copy of the Qur'an. As a result of what I noticed about them, I took some gold jewelry - some with their knowledge and others without. I also took a few more shares such as shares in Sabik Company and the Agricultural Company in Tabuk for my wife and children. It is worth mentioning that sometimes I tell them to assign some money for their children.

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Could you kindly advise me because I am confused and in distress because of the commitment that we made on the Book of Allah and that I was not able to equate between our wives. It is important to mention that I am still equal between them in terms of purchasing and I consider the money I save is for the benefit of us all. I am really worried about this covenant and I do not sleep at night because of the distress I feel. Could you kindly advise me in writing.

A: The covenant that you made with your brothers concerning the money you gain is like a company between you and its dissolution is up to you if you all agree. Also, any discrepancy that might emerge should be referred to the court. Anything that was taken without consent is not permissible and should be rendered back to the company. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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assigning a fixed percentage of the profits to be distributed among shareholders

The third question of Fatwa no. 6419

Q3: Firms that are now established in Saudi Arabia such as cattle companies and agricultural banks, distribute the profits as following:

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5% as a premium for the company's administration, 15% as reserves, not less than 5% to be distributed among the shareholders as a down payment. Reserves are to be left out once they reach 50% of the company's capital. The question now is: Is the distribution of profits done in this way considered Riba (usury) since the percentage of profit is specified not be not less than 5%? Whereas, these firms may distribute more than 5%. What is the ruling on their specifying the percentage of profit to be not less than 5%?

A: It is permissible to specify part of the profits to be distributed among all the shareholders namely 10 % and 5% and this has nothing to do with the unlawful specification of profit. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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money collected in the name of a company is not permissible to be taken

Fatwa no. 8373

Q: There is person who has the job of collecting the electricity bill for the joint-stock Limited Electricity Company. When the value of the bill reaches five Dinars and one hundred and fifty-one Fils, he has to take five Dinars and one hundred and fifty-five Fils

as the unit of one fil is not available. As a result, he obtains an extra amount of money. The company's accurate calculations do not include this extra amount. The question is: What action should he take regarding the extra money? Should he take it or give it to the company?

A: If the reality is as you mentioned, he should give the extra amount to the company as the money he collects is paid by the consumer for the company. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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sharing with one's name in a company in return for a percentage of the profit

The first and second question of Fatwa no. 12844

Q 1, 2: A sister has a textile workshop and she wants to register it in my name as I bring her the workers, finish some papers and some other relevant transactions. In return for this I take a percentage of the workshop's profit. Is this permissible? A brother would also like to establish an office for renting Limousines and wants to register it in my name, while he and his co-workers will do all the business. Is it permissible for me to take a percentage of the profit in return for registering the office in my name?

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A: It is impermissible to open the textile workshop or the Limousine rental office in your name in return for a percentage of the profit, for this is cheating, gaining illegal money and disobeying the ruler's command. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 9416

Q1: We are several brothers and we have a company which has been established for many years now. When I was an undergraduate, I did not work in the company and did not know anything about the transactions my brothers made. A few months ago, after graduation I started to work with them. However, I had some doubts about the company's transactions; I do not know if they are lawful or not. The transactions are as following: 1- Our company which I will refer to as (A) had a partnership with another company. They both opened a mega market where music cassette tapes, beer and tobacco are sold. They do not sell many of these items so they do not affect the profits so much. 2- Our company (A) entered in a partnership with other companies and

(Part No. 14; Page No. 294)

formed another company (B). Our Company (A) owns 16% of the shares of the new company (B). Company (B) established a new factory with a large capital and had to take loans from the bank with interest. 3- Our company (A) had a partnership with some other people who established another factory. After defining the capital to be invested in this factory, the partners agreed that our company (A) would finance this project in return for specific interest. 4- Our company has run up an overdraft in many transactions. This means that when our company draws all its bank deposits, the bank allows it to draw from the bank's money in return for specific interest. 5- Our compay purchases and sells shares. These shares include bank shares and shares of some Saudi stock companies which involve usurious transactions and purchases shares, bank shares and shares of other companies outside Saudi Arabia which it buys and sells. 6- We also have a store for electric equipment which sells videos, TVs, cassette recorders, fridges and other goods.

(Part No. 14; Page No. 295)

7- We have a restaurant where water pipes and cigarettes are served. 8- We have a partnership in an amusement park which yields a great deal of profit. The profit of all such transactions are mixed with the profit of our original company. Is our company and its profit unlawful?

A: First, the profit which company (A) generates from selling music cassettes tapes, liquor and tobacco is unlawful. **Second,** it is unlawful for company (A) and company (B) to have a partnership of any percentages because they will establish this partnership with capital that is taken from the bank with interest and because they are using usurious loans to set up the factory. **Third,** it is unlawful for company (A) to finance a factory in return for interest. **Fourth,** it is unlawful for company (A) to run up an overdraft with interest. **Fifth,** it is unlawful for company (A) to have shares in a joint stock company that runs usurious transactions. **Sixth,** it is unlawful to deal in videos and TV sets and earn money from that by company (A). **Seventh,** selling cigarettes and the like and the profit that is generated from this is unlawful.

Eighth, entering into a partnership in an amusement park by company (A) and the profit that is generated from this is unlawful. According to all that is mentioned above, it becomes clear that this company is involved in many unlawful transactions and its profit from this work is unlawful. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

one must know the transactions of a company before buying shares in it

The second question of Fatwa no. 15088

Q 2: Some Islamic companies or banks periodically announce that they are prepared to receive money from investors who want to share in projects that conform with Islamic Shari`ah (Islamic law). In most cases the average person is not able to ensure the Islamic validity of these investments and all he can do is read the Islamic companies' publications and advertisements. Sometimes, the names of Islamic personalities are mentioned in these releases as participating members in the companies or as members of Fatwa committee

that issue the lawful rulings on the companies' investments. My question is: To what extent is a Muslim required to investigate the operations run by these companies before buying shares in them? If you are aware of any actual, current methods of investigation, please describe them. Attached is a press release issued by one of these companies, would you please tell me whether it is permissible to buy shares in them or not? May Allah reward you best!

A: If these companies are most likely safe and avoid going against Allah's Purified Shar` (Law), there is no harm in buying shares in them. You should also do your best to know the truth before dealing with them as Allah (Glorified and Exalted be He) states: (So keep your duty to Allâh and fear Him as much as you can) May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 16383

Q: My brother was one of the military soldiers who

(Part No. 14; Page No. 298)

was martyred during the liberation battle of Al-Khafjy in 16/07/1411 AH. He left behind four children, a wife, and a father. Being the guardian of his minor children and the legal agent for the heirs, I have collected all the money my brother left. I found documents which indicate that he owns 50 shares in Sabik Company as well as shares in Al-Qasim Company for agricultural development. I was suspicious about the dealings of these companies; therefore, I wrote to them to ask about their dealings and the assets of their profits which they added to the shares. The companies responded in the letters I have attached, which I did not understand. I was confused because I do not understand these complex issues of religion, but I am a Muslim who fears committing any unlawful action. I am keen on ensuring that the deceased is not harmed or punished (by the sin of those shares) and that the heirs do not consume any unlawful money. They have placed this trust on to me and I am in charge now. I hope your honor will respond to my letter after reading the attached reply sent from these companies. I will do anything that you advise - Allah willing. I ask Allah to help us avoid unlawful and doubtful matters, and to preserve our religion to which we hold fast and make us content with what He has provided for us. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

(Part No. 14; Page No. 299)

A: The basic rule is that it is permissible to buy shares in any company which deals in lawful transactions and avoids Riba (usury/interest) and other unlawful dealings. If the company conducts unlawful transactions such as usury, then contributions are not permissible. Consequently, if any of these shares are in companies which deal in usury or any unlawful matters, the shares must be withdrawn and profits should be given to the poor and the needy. As guardian of the minors, you should refer to a judge to guide you on what you should do and to explain the jurisdictions of your guardianship in order to ensure the rights of the minors and free yourself of any responsibility charge [in front of Allah]. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'!

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The second question of Fatwa no. 8131

Q 2: I always fear Allah and detest Riba (usury/interest). I bought shares in the electric company, Sabic, and Tabuk Agricultural Development Co., Nadec, Kuwait Cement Company, and a car company. I have heard a lot about transactions of Riba in these companies, but I decided not to make up my mind except after hearing the truth from your honor. May Allah reward you with good. If Riba is involved, how can I get rid of it and get my money back?

A: First: it is prohibited to buy any shares in any company that has been proven to deal in Riba either by taking or

(Part No. 14; Page No. 300)

giving, for this constitutes cooperation in sin and transgression. Allah (Exalted be He) states: (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.) **Second:** Whoever has bought shares in a company dealing in Riba, should sell their shares in this company and spend the interest in acts of charity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Member	Member	Deputy Chairman	Chairman
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The second question of Fatwa no. 18670

Q 2: I have had 35 shares in Al-Rajhi Banking and Investment Corporation since it was established; they were worth 3,500 Riyals and are now valued at 50,000 Riyals. The corporation shares the profits with the shareholders on an annual basis. Is the increase in the value of these shares and the sharing of the profits permissible or not? Please advise us.

A: if the company whose shares you bought does not deal in

anything Haram (prohibited), such as Riba (usury/interest) or anything else, the profits are Halal (lawful). However, if they deal in anything Haram, it is not permissible to have shares in it and its profits are Haram. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 18401

Q 1: Is it permissible to have shares in companies such as the Sabik Company and Al-Rajhi Banking and Investment Corporation to obtain some of the profit that these companies earn, by giving them a sum of money to invest and receiving some of the profit? Thank you very much.

A: It is permissible to have shares in companies that deal in what is Halal (lawful) and increase their money and that of their shareholders through lawful investments. It is obligatory upon Muslims to ask about this and be on their guard against any suspicious activity related to these companies. If they find that they just deal in what is Halal, it is permissible to buy shares, otherwise they must be avoided. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 302)

withdrawing from a partnership that deals in unlawful transactions

Fatwa no. 17379

Q: Some people have entered into a partnership with a capital of approximately two hundred and thirty million Riyals (230,000,000) for the initial start-up phase. The production and operation of the factory requires fifty million Riyals (50,000,000), but the partners do not have not this amount. All of them except one determined to take a Riba-based (usurious) loan from the bank. When this person objected to deal in Riba, the others said, "then bring your own cash money or borrow an interest-free loan". The question is: Is it permissible for this one to continue this partnership if he brings the cash through lawful means? The other partners suggested that he sells his share. This partner fears that he will not find anyone to purchase his share or that if he does he will be forced to sell at loss. Furthermore, he is not permitted to sell to anyone except one of the partners, and so they will control the sale price.

(Part No. 14; Page No. 303)

He may, however, after two years of the factory's operation sell to the partners or anyone else.

A: You are advised not to continue the partnership with them as their act indicate that they are heedless of the sin resulting from dealing in Riba (usury/ interest). Whoever gives up something for the sake of Allah, Allah will compensate him/her with something better. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

father in partnership with some of his children

Fatwa no. 18407

Q: I am an old man now, but previously I bought a piece of land for 85,000 Riyals. I have two boys who shared with me in building on the land for which I paid 217,000 Riyals and they paid 175,000 Riyals. My question now is: Is it permissible for me to write a document that they are fifty-fifty partners with me, due to the amount that they paid? It is worth mentioning that I am happy with this, but that I also have daughters besides these two sons. Please advise me and may Allah reward you with the best!

(Part No. 14; Page No. 304)

A: If the matter is as you mentioned, there is no objection to your registering the building ownership between you and your sons and that they are partners with you in it in proportion to the amount of money they paid to you, as it was not given to you by way of donation. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18613

Q: I am a sleeping partner with a trustworthy Muslim friend in a company, due to a capital investment. He runs the company, but he insists on paying me a specific sum of money every month as a perennial profit, except if there is an emergency and the company faces a loss, in that case, he deducts this loss from all the shareholders. However, the amount of monthly profit does not increase or decrease from one month to another and this has made me suspicious. Please advise me what to do about this.

A: If the situation is as you have mentioned, that there is a fixed monthly profit for those who run the company, this is not permissible. one of the conditions of the validity of a partnership is that the profits stipulated for the owner or workers should be a known portion of the profits, such as one third, one quarter, and the like, and the rest should be for the others.

(Part No. 14; Page No. 305)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Inan Partnership

Fatwa no. 1996

Q: We were three brothers who were partners in all our holdings; in agriculture, cattle and other projects. One of us passed away leaving three children, while we still share living expenses as before up to this date, but the deceased has had a retirement pension from the government in his children's names. Is this pension included in our partnership if his children are to be treated the same way as their father after his death with respect to past and future properties ? Or should this pension remain in their names only?

A: The pension paid from the government to your nephews is their private property, and it is lawful for anyone of them, if they are adults and consent, to include their share of the father's pension in the partnership and contribute to the shared living expenses. However, for those who are under age, their guardian's consent is to be sought regarding mixing their pension and sharing living expenses with the uncles after considering the minor's interest. This applies to the rest of the holdings that

(Part No. 14; Page No. 306)

the children earn or inherit, each according to his/her property. the partnership shall include living together, investing, decisions, and benefits by their consent and choice. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The question third of Fatwa no. 10534

Q 3: My neighbor - also my friend - works in a bank that deals in Riba (usury/interest). He and I are partners in a shop on the basis that we each contributed a sum of money. Does the money I get from this shop involve Riba, because my partner contributed with money from the salary that he earns in the bank? What is he obligated to do?

A: If the money that your partner paid came from the salary he earns in return for the unlawful services he does for the bank, as working in Riba-based transactions, it is not permissible for you to form a partnership with him, whether in the past or in the future. As for the profits, you can have the profit that is proportionate to the capital that you invested.

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mudarabah partnership (speculative partnership, giving an amount of money to trade with in return for a share in the profit)

The first question of Fatwa no. 7337

Q 1: Many people participate with their monies with one another, where one of them works and the other does not. Is it permissible to fix a monthly salary for the partner who works in return for his work? Could you kindly answer that and mention the proof as well? May Allah reward you.

A: Mudarabah is to pay a fix known amount of money to someone in order to do business with it in return for a fixed percentage of the common profit such as a quarter. So money is paid by one person and the other does the whole job in return for the fixed percentage of the profit. If no percentage is fixed for the worker, he shall receive the same percentage of his peers in return for his work and the whole profit will be for the owner of capital.

(Part No. 14; Page No. 308)

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The fourth question of Fatwa no. 19912

Q 4: Do both parties bear the profit and loss in Mudarabah (a speculative partnership, giving an amount of money to trade with in return for a share in the profit), or is it only the party who trades with the other's money who bears the loss on their own?

A: any loss in Mudarabah is on the capital; the trading party does not bear any of it if they do not commit transgression or negligence, because the loss is a decrease in the capital, which is the property of its owner. It is, therefore, only the owner who bears the loss, but they both share in any growth on the capital or profit, according to the agreement that they made, provided that it is a publically known amount of the profit, such as one-half, one-third, or other. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 3328

Q 1: is it permissible for Muslims to buy shares or deposit their money in banks that do not deal with Riba (usury/ interest)? Is it permissible in this case that the deposit be for a fixed term along with delegating the bank to invest it in different transactions that are subject to profit and loss, provided that the deposit owner shares in the profit or loss?

A: Yes, it is permissible for them to buy shares in banks that do not deal with Riba, and to place deposits in this bank for there is no Islamically lawful prohibition in this. It is also permissible for them to allow the bank to invest their deposited money in any transactions that are free of Riba and any other prohibited forms of sale, provided that they are subject to profit and loss according to Islamic standards.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 310)

Fatwa no. 4891

Q: I would like to know if the Din (religion) of Islam permits investing in the shares of petroleum, gas, gold, silver companies, or any other products that the Din has made lawful. It should be taken into consideration that the price of these shares is subject to increases or decreases, according to the local market.

A: If the situation is as you mentioned, we know of no prohibition against investing in the shares of petroleum, gas, gold, or silver companies, if the value of these shares is known publically. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 6823

Q 1: Is it permissible to participate in companies and organizations whose shares are offered for public subscription, at a time when we have doubts about them and we wonder whether these companies or organizations are dealing in Riba (usury/interest), but we are not certain of this? It must be noted that we cannot become certain of this, as we have only heard it from other people.

A: It is permissible to participate in companies and organizations that do not deal in Riba or other Islamically prohibited transactions. However, if they do deal in Riba or any of the prohibited transactions, it is Haram (prohibited) to participate in them. If a Muslim has doubts about a company, it is better not to participate in it, acting upon the Hadith that states, ("Leave that which makes you doubt for that which does not make you doubt.") The Prophet (peace be upon him) also said in another Hadith, ("Anyone who avoids doubtful matters has protected their religion and their honor.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 7673

Q 2: Is it permissible to buy shares issued by companies through banks such as the shares of SABIC, Al-Mawashi, Cement and others? How can Zakah (obligatory Charity) be paid on these shares, given that some companies receive half of the value of the share.

A: It is permissible to buy shares in companies that excute transactions according to Islamic Shari`ah (Islamic Law). Paying Zakah is made according to the actual activities of the company, thus, if you buy shares in a company and it continues in business, you can ask about paying

(Part No. 14; Page No. 312)

Zakah after knowing the current status of the company and how it operates. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad his family and Companions!

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Member	Deputy Chairman	Chairman
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The first question of Fatwa no. 7978

Q 1: What is the ruling on holding shares in Al-Qasim Agricultural Company and does it deal in Riba (usury/interest)?

A: It is Haram (prohibited) to hold shares in any company that is confirmed to be dealing in Riba, whether by taking or giving it, as this involves cooperation in sin and transgression. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ As to whether the company you mentioned deals in Riba, we do not know anything about it at present. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
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The second question of Fatwa no. 7716

Q 2: what is the ruling on holding shares in companies that are being advertised a lot recently? It should be noted that people say that these companies deposit in banks the funds in which citizens have purchased shares, and that they take the interest on them before actually starting any business and establishing the company.

A: If the reality is as you mentioned, it is Haram (prohibited) to hold shares in these companies, because this involves dealing in Riba (usury/interest). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 6891

Q: The owner of a grocery that sells vegetables, fruit, canned foods, cheese, olives, stationery, newspapers, and other items that are usually sold in groceries, made an inventory of the goods and then entrusted them to someone else to work in the grocery selling and buying what the grocery requires. The person will pay a certain sum of money to the owner. Is this considered as the indefinitely long-term farm leasing and the like, or what is the situation?

(Part No. 14; Page No. 314)

A: If the reality is as you mentioned, this agreement is Haram (prohibited) as it contains great Gharar (uncertainty). It can be made permissible if the grocer pays the person working there a specified daily or monthly wage or a known percentage of the profit. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The first question of Fatwa no. 7915

Q 1: We read in the newspapers on a daily basis about the establishment of joint-stock companies in different fields, such as agriculture, industry, and investment banking, but we do not know the ruling on subscribing in these companies as they deposit their money in the banks that deal with Riba (usury/interest) in the country. What is the ruling on subscribing in investment banking companies, such as Al- Rajihi Investment Bank, which will soon offer its shares for public subscription? I heard some people say that this prospective company plays the same role as that banks that give interest and interest-bearing loans.

A: It is Haram (prohibited) to subscribe in any company that is confirmed to be dealing in Riba, either by accepting or paying it,

(Part No. 14; Page No. 315)

as it falls under helping one another in sin and transgression. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 1526

Q 1: I am a Kuwaiti citizen. There are private joint-stock companies in fields such as commerce, agriculture, banking, insurance, and oil. A citizen has a right to subscribe in these companies, along with their family members. Please advise us of the Shar'y (Islamic legal) ruling on such companies.

A: It is permissible to buy shares in these companies, provided that they do not deal in Riba (usury/interest). If they do deal in Riba, it is not permissible, as it is confirmed by the Qur'an, Sunnah, and Ijma' (consensus of the scholars) that it is Haram (prohibited) to deal in Riba. Similarly, it is also not permissible to buy shares in commercial insurance companies, because insurance policies include Gharar (uncertainty), Jahalah (ignorance, not knowing), and Riba (usury/interest).

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Contracts that include Jahalah and Riba are Haram according to the Shari'ah (Islamic law). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11345

Q: A man has a son, who is his elder son from his first wife. He has younger children from another wife. The said son, after growing up, worked with his father; and after getting married, left his wife at his father's home and abandoned his father before his half brothers grew up. His half brothers became close to their father and ran the business. The father is the founder of the business and owner of the capital. After growing up, the younger sons from the second wife worked with him and earned a lot of money and practically ran the whole business. They later managed to become real estate owners through taking funds from the capital and from their own earnings under the supervision of their father. They kept asking the elder son to return and work with them. On the other hand, the father does not acknowledge the elder son's right in the business and has been considering him an ungrateful son ever since the latter abandoned his father about thirty years ago.

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The father asks: what should I do to my elder son to be free from liability, given that he did not listen to me nor helped me with my business? What should he do to his other sons to be free from liability, given that they worked assiduously and helped the business flourish and became the absolute disposers of everything, with their father only supervising? The father is apprehensive lest a dispute should be aroused by the elder son, following the father's death, with his brothers to share the business and profit with them, despite the fact that the father thinks, he did nothing to make the business a success. The father would like to settle the issue between his sons to absolve himself of liability before his death. In addition, the elder son had a son who was brought up by the grandfather until he grew up and worked with his uncles until now. Thereupon, the father likes his grandson better than his own son, so he asks whether he can give the share of his son to his grandson. May Allah grant all of us success.

A: The rules of the sanctified Shari`ah (Islamic law) necessitates that the sons working with their father and the grandson in question be given a wage similar to that given to non-relative workers according to the Islamic Mudarabah (speculation) in the practice of the country they work in and that the elder son be entitled only to a right to his father's share of the main capital according to the legal inheritance if his father dies before him. The money paid by

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their father to them at the beginning of the business is the main capital and what is over and above it is a profit. May Allah grant us success! May peace and blessings be upon our Prophet, his family and Companions!

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Fatwa no. 11559

Q: I gave a merchant a sum of money to trade for me in fruits. We had agreed that we would share the profits and losses, and that if he gained I would receive a profit, and in case of loss the expected loss would be discounted from the initial capital investment. I asked him to prepare a statement of accounts for me at the end of the year, but due to the difficulty of preparing an accurate account of the business, he always gives me a 3% monthly profit on the same sum without change and does not prepare a statement of accounts at the end of the year. He does not give me any other accounts either, and this is his will, and I am accepting this and agreeing to it and so is he. Is this profit Haram (Prohibited) or Halal (Lawful) given that he trades with this money and I am sure of this, and as I mentioned he trades in fruits. What is the Islamic ruling this?

A: paying money for the merchant to trade with and acquiring a fixed percentage of the profit which is 3% on the sum is impermissible, for it is a guaranteed profit.

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The ninth question of Fatwa no. 11967

Q 9: Is it permissible to have a company contract as follows: one party provides the capital and the second their effort and experience, with the second party giving the first a fixed percentage from the income, regardless of gain or loss?

A: This is not permissible. However, what is permissible is to allocate the worker a known portion of the profit, such as a half or one third, etc. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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\`Abdul-Razzaq \`Afify	\`Abdul- \`Aziz ibn \`Abdullah ibn Baz

Fatwa no. 17629

Q: A company was established in Ghana, which functions as an investment institution for people who wish to invest money of a 100,000 Cedis or more.

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The company takes this money from them and at the end of each month, from the date of depositing, the beneficiaries (participants) come to the company and receive a 30% profit. The company claims that it invests the money that it receives from the participants and receives a monthly profit of 100%, and as it undertakes the responsibility for the workers and has to pay their salaries, it takes 70% of the profit and gives the participants the remaining 30%. For instance, if I deposit 350,000 Cedis with the company on April 4, 1995, I can go to the company on May 4, 1995 to receive a profit of 105,000 Cedis. The capital remains with the company, despite what I or the company may have taken, and this is how it works. Please advise us - and may Allah bless you - concerning the ruling on dealing with this company. When we asked those responsible what they do to get these tremendous 100% profits on every amount, they say that they trade with it.

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We asked about the type trading, but they said it was a company secret that they could not reveal. However, a friend of mine told me that he had followed up with the manager on this matter, to the extent of going with him to his home and appealed to him by Allah, to tell him just one thing that the company does to get this profit and interest. The manger told him that one of the things that the company does is to give loans to the needy for an additional 45% on repayment. For instance, if someone takes a loan of 100,000 Cedis, they will repay it with a total of 145,000 Cedis. This is clear Riba (usury/interest). We therefore would like a Fatwa (legal opinion issued by a qualified Muslim scholar) on dealing with this company.

A: If the company that you mentioned pays participants a fixed guaranteed amount of profit, it is not permissible to deal with it as this is Riba. Permissible dealing is when each participant is to be given a known share of the profit, such as a quarter or 10%, which would be subject to increases or decreases based upon the actual profits. Similarly, if the company deals in Riba, such as giving interest-based loans, it is not permissible to participate in it, because loaning for interest is clear Riba, and Allah has declared Riba to be Haram (prohibited) and warned of the severe punishment awaiting those who deals in it.

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Moreover, Muslims are agreed by Ijma' (consensus) that all types of Riba are Haram. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 13130

Q 2: A woman entered into a partnership with me to open a grocery store. The capital investment is split in half and the terms of the partnership are not defined. Seeing that I run the store, is it permissible for me to take from the profits in return for my work without the partner's knowledge? How much should I take for this work? How much should I pay Zakah (obligatory charity) on this store? Please inform me, and thank you very much.

A: You are not permitted to take from the profits of the grocery store unless you agree with your partner on a specified percentage that you take in return for running it. As for Zakah, it must be paid on the goods that are offered for sale. If their value reaches the Nisab (the minimum amount on which Zakah is due) and one year has passed, you must pay 2.5 % of the initial capital and profits to the poor in your country. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12484

Q: As I have graduated from the Sewing Institute, I want to open a sewing workshop and many people have offered to enter into partnership with me. I have a certificate only and they have the capital required to pay for everything that is needed, such as the machines, workers, workshop, etc. The person who has offered to enter into partnership with me already owns all of this, and does not have to buy anything. We will each take half of the profit. Is this form of partnership Haram (prohibited), because I will not be contributing anything except my certificate? Bear in mind that I am poor and do not have any money. Please advise me and may Allah reward you!

A: It is permissible to enter into partnership in the way you described in the question, provided that you do not sew anything that is prohibited to wear by the Shari'ah (Islamic law), such as transparent or tight clothing. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 14240

Q 1: I am a teacher in a school and I am also in charge of the school canteen. At the beginning of each school year, I take 3 to 9 Riyals from the students

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to provide them and the school with their needs. At the end of the year, I distribute the profit among them. For example, if a student pays 3 Riyals they will receive 12 Riyals, and so on. Is this considered as a type of Riba (usury)? Please advise us about this.

A: The students contributing a sum of money to the school canteen and receiving a profit at the end of the year is not Riba, it is a type of partnership, and there is nothing wrong with this type of partnership. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15361

Q: A man wants to deposit his money in a bank to invest it, and he chose an Islamic bank, Faisal Islamic Bank of Egypt. It is well-known that in order to permit these banks to work, they have to deposit a percentage of the capital in the International Bank and the Central Bank and both are usurious. However, this person deals with the bank in the way of Islamic Mudarabah (speculation) transaction. What is the ruling on the deposited money, taking into consideration that depositor asked the bank clerk about the way of dealings and put him in charge (before Allah). The clerk answered: It is legitimate and does not go against the Shari`ah.

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Could you kindly advise? May Allah reward you!

A: dealings with Islamic banks by the way of Mudarabah should be as follows: The depositor should pay the money and the bank just does business with that money in a legal way and the profit should be shared between them according to the stipulation of the general percentage of profits. Mudarabah in this way is legitimate and lawful. Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 17772

Q: Two persons agreed that the first party would give fifty thousand Saudi Riyals to the second party to conduct business or trade with it. The first party does not have the right to choose the type of business, and the management and liability of the work are under supervision of the second party. The second party is to pay back this amount on monthly installments, plus 2 % of the profits. If there is a loss, the monthly installment will not be affected and must be paid by the second party

to the first party. The mutual trust between the two parties is the only thing that ensures profits. Is this deal permissible or not?

A: This deal is null and void due to the stated condition which requires that the second party repay the money in installments irrespective of the loss. the valid form of Mudarabah partnership (speculative partnership) is that that one gives an amount of money to another to trade with in return for a set share in the profit. If financial loss or damage occurs to the capital without neglect from the second party, this second party does not bear the losses or damages. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 17495

Q: A number of people have created a partnership where each one of them pays the amount they can afford, but the minimum monthly payment should be one thousand Riyals. This money is used to purchase and sell cars by installments under my name. I am also the person responsible for collecting these installments. My questions are as follows:

1- Is this kind of partnership and purchasing and selling in this way permissible?

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2- How should we pay Zakah (obligatory charity), is it due on the monthly payments or the profits or both of them? Attached is a statement of the monthly payments and profits.

3- The sums of money mentioned in the statement are debts owed to us but are unpaid. I have none of those sums right now. Besides we, as partnership members, have borrowed more than half a million Riyals from the owners of the car showrooms. So, should our Zakah be paid after settling the debts or should they be paid now?

4- If one of the partners can not afford their monthly payment, how can they withdraw from the partnership? Should those people take back their payments and their shares be added to the members' or should one of the other members purchase those shares?

A: Firstly, there is nothing wrong with creating the partnership in the way mentioned in the question.

Secondly, Zakah is to be paid on the assets of the partnership whether possessed in the form of cash or debts owed to the partners by people, if they are solvent debtors. Also, Zakah is to be paid on the profits at the completion of a Hawl (one lunar year calculated from the time a property reaches the minimum amount upon which Zakah is due) since the acquisition of the capital asset.

Thirdly, it is not permissible for any of the members to sell their shares in return for money as it is selling money for money. Yet, they are permitted to sell their shares in return for anything other than money, such as food, cars and the like.

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It is permissible to give those members their payments back in addition to their shares of profits. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18874

Q: three persons have entered into a partnership in a business project. These people are as follows: a store owner with his private property, an employee at the store, a third partner who shares with his money only, knowing that the sums of the three shares are equal. These three have agreed to acquire the profit as follows: 45% for the store owner, 35% for the employee working in the shop, and 20% for the third person. Afterwards, the partners thought that such contract is Haram (Prohibited), and they are very confused now, given that they have been receiving the profits for

a year since the establishment of this partnership. If this act is Haram, what is the ruling on the profits they received during the year?

A: If the reality is as mentioned, that one is the owner of the store, the second is working in it and the third is sharing with his money only, and they have agreed by their full consent on the distribution of the profit - as mentioned in the question - there is no prohibition or problem in this partnership. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The sixth question of Fatwa No. (5177)

Q 6: A group of people each paid a person a sum of money for a joint venture based on defined conditions. Some of them wanted to sell their share of the invesment to a person outside the group informing and taking the consent of none of the group except the investor. Is it permissible, bearing in mind that the capital is invested in one project - one kind of trade, for example? Is it permissible or not?

A: If it is the case that the capital is invested in one project amounting to an established company most of whose assets are present, it is

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permissible for a person having shares therein to sell it provided that the sold item is known. However, he may not sell it unless he seeks the permission of his partners. This is based on the general purport of the statement of the Prophet (peace be upon him): (it's not permissible for a partner to sell anything without the permission of the other partner.) (Related by Muslim). Moreover, some partners may raise objections which may cause harm to other partners. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (9198)

Q: Gold merchants customarily pay workers their wages in gold at the end of every year. To clarify, one who works for

the dealer for a set cash salary plus an agreed upon percentage of profits given in pure gold, either raw or finished. The gold is weighed by known gauges according to custom, such as 100 kilos, gauge 21 or 18 or raw material, gauge 24 (the latter is called sandy according to their jargon). Accordingly, the worker works throughout the year selling, buying and covering himself in case prices fluctuate through daily investment. Thus, the worker sells the finished gold with the day's price plus a customarily acknowledged amount for handicraft. He also buys the raw material (sandy) for the day price to sell it later. Such is a daily practice which leaves no cash flow except a small amount for petty expenses, wages and the like. By the end of the year, both the owner of the capital and workers settle the mutual account on the basis of gold putting aside the amount of gold received at the beginning of the year, 100 kilos more or less, on the same gauge as the capital. If there is an excess, they divide it as profits according to the agreed upon percentage regardless of the gold's price at the beginning or the end of the year. However, gold may sometimes be estimated by riyals only for the purpose of calculating the worker's share so that he can receive it from the capital owner based on that day's price. Thus, the salary will likewise be a certain amount of gold that is already in the shop whose weight and gauge is defined. This, in fact, it is an annually practice.

I hope that Your Honor will give me a fatwa on this method of settling accounts between the workers and capital owner, a custom established by gold merchants very long ago. Is there anything that conflicts with Shari`ah (Islamic law), such as the possibility of Riba (usury/interest) etc.? May Allah grant you success and give you the best reward!

A: First: agreeing on a fixed salary plus a defined percentage of profits is impermissible. **Second:** It is impermissible for the seller to impose an increase in price in return for handicraft according to both sound views held by scholars. This is because good or poor quality and handicraft, is not taken into consideration regarding selling gold for gold and silver for silver. Considered only in this regard is weight. Thus, the increase in price in return for handicraft is Riba (usury/interest). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa No. (3673)

Q: I submit my letter to Your Honor informing you that in around 1373 A.H. I was in the town of Al-Ahad a region of `Asir

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to buy food for my children. Thereupon, a man whom I did not know came to me and gave me a piece of cloth (a veil) to trade as a joint venture. I refused to take it thrice, but he insisted that I take it. I told him that it would probably not bring neither me nor him any benefit; however, he supplicated Allah to make it profitable for both of us. I took it and invested it until it finally yielded camels and sheep. Thereafter, I went to Al-Ahad asking about him but I could find neither him nor anyone who knew him. In 1395, I sold the sheep and took my share and reserved his. However, I still have the camels which have not been distributed yet. Your honor, I have grown very old and weak, so I hope that you will tell me how to dispose of the man's share.

A: If the case is as you mentioned, the questioner should give in charity his partner's share to the poor and share in constructing some Masjids (mosques) on behalf of his partner. However, if he comes to demand his share, he is to be given the choice either to approve of the charity, in which case the reward will be his, or given his share, in which case the reward will be yours. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa No. (20028)

Q: We own a car showroom. We have agents who bring us cars from the market that are paid for from the showroom's safe. Cars are then presented in the showroom to be sold. After a car is bought, the profit is divided fifty-fifty between the showroom's owner and the agent. We would like Your Honor to comment on this issue.

A: the basic principle regarding speculation is that the speculator incurs any losses, while the other party incurs nothing unless he commits an infringement or is negligent in safekeeping the commodity. In fact, loss is a deficit of the capital which may be born only by the owner of the capital and no one else will bear it. Both parties may share only profits according to their agreement. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa No. (20582)

Q 3: A person borrowed from me an amount of 100,000 riyals in order to invest in a certain business. I told him that I would lend it to him on condition that I receive

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half of the net profit, if there were any, in addition to the entire amount (the 100,000 riyals) and that I receive the initial amount in full in case of loss.

A: The above-mentioned contract is a mudaraba contract. Each party should receive his share of profit in accordance with your agreement provided that each party receives a percentage of the total profit, such as half or one-fourth. Also, any loss be incurred by the capital owner unless the worker commits an infringement or neglects safeguarding the investment. Stipulating that the worker bears the loss is a Batil (null and void) condition. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 8884

Q: Every month we give our eldest uncle all our salaries. He adds his money to the total amount but part of his money is from ill-gotten gain and was earned in an unlawful way that is based on Riba (usury). The money we earn is from our hard work and honest livelihood. The total of lawfully earned money that he received throughout eleven years is 400,000 Riyals. My father and my uncle want to break up this partnership and each one will take his share. Is it permissible for me to take my father's share in the form of a piece of land

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in order to build on it? Is it permissible for me to take a portion in return for my service? It should be taken into consideration that the lawful money is mixed with the unlawful and that I have no documents to prove that I gave him my salary in order to take my right in a legal way.

A: If the case is as you have mentioned, it is permissible for you to take a piece of land or money as long as it is no more than what you have given him. You can resort to the court, if there is dispute. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 6340

Q 3: We buy shares from companies which distribute profits every year without a fixed percentage (chance of profit and loss). But we do not know whether these companies deposit their money in banks in return for profits or not. Should we check and investigate this matter?

A: If a person knows that these companies which sell their shares and deal in usury, it will not be permissible for him to buy their shares or to deal with them.

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As for those who do not know anything about their dealings, it is permissible for him to deal with them in the Islamic way. However, it will be better for him to check and ask about these companies. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 18606

Q: Please advise us - may Allah reward you - regarding the permissibility of the Murabahah system (sale with an agreed profit margin) and partnership with non-interest banking companies like Al-Rajhi Banking and Investment Company. We work in the wholesale shoe business - may Allah honor you - and we would like to finance our imports Insha'a Allah (If Allah wills) on the Murabahah system and partnership. The procedures of this system are as follows: 1- We apply to participate in Murabahah or partnership with the financing bank where we order imported goods from a specific vendor - due to our previous experience in the types of shoes and the times of their marketability - this is done according to a specified budget set by us. 2- If the bank agrees to enter into Murabahah or partnership, it contacts us to determine its share of the profit that is calculated based upon a percentage of the sum paid by the bank (the bank pays the total value

of the goods in case of Murabahah, and the major sum in case of partnership, and we pay the rest). 3- Upon agreement of the bank's profit, a Murabahah or a partnership contract is issued for a one-year period starting from the date of concluding the contract. In turn, we sign actual property guarantees, for example, or a promissory note for the same value of Murabahah. 4- The bank opens the letter of credit and when the goods arrive, the bank informs us so that we sign the promissory note (a bill that represents the sum paid by the bank plus its profit). This promissory note becomes due to the bank after a year of its issuance date. We have asked the bank employee about the risks incurred by the bank and he replied that the bank incurs the shipping risks for the goods, as they are shipped by sea; such that if the ship sinks, May Allah forbid, the bank will bear the entire loss. Also if the goods are not up to standard, are delivered on other than the specified date, or we do not accept that, the bank will also bear the loss. Whereas the risk of loss resulting from the lack of marketability of the goods - May Allah forbid - or selling the goods at less than cost price, shall be borne by us, for we claim to have the expertise in what is to be promoted in the market and when. In such case, the bank will take its capital plus its profit in full. 5- When payment of the promissory note is due one year after the date of signature, we shall pay its value, and in case we want to settle it before the specified date

the bank determines its profit by calculating the number of months since the date of signature till the payment date multiplied by the percent of profit that is previously renewed on signing the partnership contract. 6- In the event we are unable to pay on time, the bank grants us a Grace period, after which, it collects the value of the promissory note from the guarantees taken, without increasing it on expanding the period in case of delay; rather the bank only collects the value of the promissory note from the value of the guarantees - like real estate muniments - presented on the date of

signing the partnership contract.

A: This mentioned form of Murabahah is impermissible, for it is the same as usurious lending because the fixed percent of profit earned by the bank is considered usurious interest obtained in return for the loan; thus it takes the form of opening a letter of credit. It is not allowed to say that your agreement with the bank is like a partnership contract due to the absence of the Islamically lawful partnership form that is shown in: a- The bank (which is the owner of opening the letter of credit) bears of the risk of any damages that may occur to the goods before their arrival or due to the inconsistency in their standards. b- You bear the selling loss while the bank keeps its capital along with the agreed upon profit percentage in case the goods are sold for less than the cost price

or in case the goods are not sold at all. These two conditions are Batil (null and void) in the partnership contract, for what will only be left afterwards is a usurious loan, and Riba (usury) is known to be prohibited in Islam, therefore you should not enter into this Murabahah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 17335

Q: We are a corporation that works in the field of sales and procurement as well as commercial services. The following is a brief summary of a venture that we have been offered: establish an integrated fully-equipped trade center where our corporation represents foreign international companies and banks. Our job is to act as their agent and to provide investors with financial consultancy about selling and purchasing shares and foreign currencies. As you know, most, if not all foreign companies and banks deal in Riba (usury/interest) which is not acceptable for us as we are both Muslims and businessmen who seek making Halal (lawful) money. Therefore, we wanted to tell you about this venture so that you could

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give your Fatwa (legal opinion issued by a qualified Muslim scholar) on it.

A: If the reality is as you have mentioned, you are prohibited to enter into this venture as it falls under helping others to deal in Riba. Allah (Exalted be He) says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴾ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8530

Q: As Muslims, we were glad to see a huge Islamic economic foundation come into existence entitled "Dar Al-Maal Al-Islami Trust". The propaganda which this foundation followed had great effect in attracting numerous religious Muslims who many times had refused to deal with usurious banks. The foundation not only removed a lot of ambiguities through its advertisements and name but also removed all ambiguities when they informed us of a Fatwa issued by your Eminence in this regard in which you support this foundation and urge all Muslims

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to contribute and invest their money in it. Being a Muslim, after I read the Fatwa issued by your Eminence, my heart felt at rest and I contributed with all the money I had in this foundation and I called other Muslim brothers to do the same. Now, after months and years of the public issue in 1980, doubts have begun to rise when we did not see these agricultural, industrial and commercial projects which we expected the foundation to finance all over the Islamic world in order to enhance the development of the deteriorated economy of many Islamic countries. Years passed and we have not seen anything to disperse any of our fears. Doubts and worries grow due to the following reasons: 1- The foundation deposited millions, which it collected from all over the Islamic world, in European usurious banks to receive high usurious interest as mentioned in the (Al-Majallah) Magazine, issue no. 199, p. 50. This was also expressed by one of the people in charge. 2- Another responsible person questioned why our religion prohibits usurious interest when he said in Al-Bunuk Al-Islamiyyah (The Islamic Banks) Magazine, issue no. 7, p. 47: "Many scholars have discussed the issue of bank interest. Some of them hold the view of its prohibition while others believe that it is not prohibited. Other scholars say they believe that it is prohibited

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but due to the persisting need, they permitted dealing in interest until the existence of alternative Islamic economic system. 3- Using part of the Muslims' money in dealing in currencies, banknotes and gold. It is worth mentioning that these kinds of dealings do not yield any interest for Muslims and have no effect on the development of their societies. The whole operation is just a financial Mudarabah (speculation) which resembles gambling as a responsible person said: Dar Al-Maal Al-Islami invests its money in the international markets by exchanging currencies where we benefit from the jump of currencies (Al-Majallah Magazine, issue no. 199, p.50.) 4- The chairman of supervisors council announced in an interview with the Al-Sharq Al-Awsat i.e. Middle East Newspaper that 90% of Dar Al-Maal Al-Islami transactions are in conformity with the Islamic Shari`ah. The question now is: What about the other 10% which are not in conformity with Shari`ah?! Is that portion not enough to make the rest of the money unlawful according to the saying of the Messenger: ("Whoever, among you, sees something abominable should rectify it with his hand; and if he has not strength enough to do it, then he should do it with

his tongue; and if he has not strength enough to do it, (even) then he should (abhor it) from his heart, and that is the least of Faith.") To act upon this Hadith, I sent a letter to Dar Al-Maal Al-Islami Trust because of my fears from the bad consequences and their destructive effects on the notion of Dar Al-Maal Al-Islami and its bad psychological effects

on all Muslims who are eager for a clean Islamic hand to save them from the severe ignorance which Islamic societies suffer from. I had sent this letter after I read a long article in Al-Sharq Al-Awsat Journal dated 4 March, 1984 p. 14 and 15 where Mr. Husayn `Aly Rashid, the writer, mentioned these bad consequences in detail. Then I received a twelve page reply to my letter from the International Union of Islamic Banks entitled: "Furious attack on Islamic Banks" in which Dr. Ahmad Al-Najjar, the Secretary General of the International Union of Islamic Banks defends the foundation and justifies these negatives with theoretical views which are irrelevant to reality. In page 7, 8 and 9 under the title of: "Legal rules for valid dealings in Islamic banks". He states in page 8: "Nowadays, you find that the finance ministers of the Islamic countries who are the highest specialists in the countries are the ones who review and study the system of establishing the Islamic banks. They are the ones who decided to establish the Islamic Development Bank in 1973. They are the ones who signed its agreement in 1974, which derived its provisions from the Islamic Shari`ah. The 42 finance ministers of the Islamic countries are the members of the board of the Islamic Development Bank. Moreover, the Muslim foreign ministers

have issued their decisions since the 9th conference in Dakar in 1979 and until the 14th conference in Dacca confirming and repeating the call to the Islamic countries to establish local Islamic banks." So, your Eminence finds that this kind of talk is irrelevant to our issue. When the finance ministers or the foreign ministers became the ones who defend Islam! With full admission that they are masters in their specialties, is this a reasonable ground for them to defend Islam? If this is the case, then the current reality proves otherwise. They are supposed to have the power to make decisions or at least persuade those in authority to make decisions to change the economy of their country which is nominally Islamic from a usurious economy to an Islamic one but has that been done? Allah knows I do not mean to defame or offend anyone but I want to know the truth, seek the lawful means and avoid what is unlawful. My questions to your Eminence now are: 1- Is it lawful or not to deal with Dar Al-Maal Al-Islami Trust, taking into account all these negatives which I have mentioned and perhaps there are more negatives other than what I have mentioned? 2- If dealing with this foundation is prohibited, what is the ruling on our money?

Should we take the capital which we deposited three years ago? It is worth mentioning that we did not take any profits since the date of the public issue but the value of a share ascended from 110 Dollars to 138 Dollars in three years. What is the ruling on the difference of both values; should we leave it to the foundation, take it or give it in charity? Could you kindly answer these questions for us to be sure of our situation, or to hasten to correct our situation if it is wrong, as no soul knows what will happen tomorrow? (and no person knows in what land he will die.)

A: Firstly: If the reality is as you have mentioned, that dar Al-Maal Al-Islami Trust deposited the money of the contributors in usurious banks to receive usurious interest, then buying shares from it is unlawful and it is the duty of those who contributed therein to get rid of it. **Secondly:** Take the capital along with the extra amount added to it but you have to give the extra amount to charity, to the poor and the needy. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. (6222)

Q: I am in great need for an answer to my question. While visiting Egypt last year, my uncle recommended that I buy a piece of land in some tourism project that overlooks the seashore and lies between the city of Alexandria and the city of Marsa Matrwh. It falsely seemed to me to be a good investment as it implies building villas that overlook the sea. I have bought a lot that is worth sixteen thousand Egyptian pounds. So, I borrowed money to complete the required sum (sixteen thousand Egyptian pounds). The company of the tourism project agreed with the buyers that if any buyer could not afford to pay the price of the buildings, which currently amounts to twenty thousand Egyptian pounds, the company would undertake building the villas and then utilize them for 14 years. This project includes establishing touristic areas where male and female tourists could swim together. Besides, Kafir (non-Muslim) tourists would commit major sins, thus, angering Allah (Glorified and Exalted be He) such as Zina (premarital sexual intercourse and/or adultery), drinking Khamr (intoxicant) and gambling. May Allah keep us and

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the Muslim Ummah (nation based on one creed) away from disobedience to Him. Accordingly, I become an indirect participant in the illicit activities that would be performed one day when the villas are built, because I have bought that piece of land, and helped in the construction of the buildings where abhorrent acts would be committed. (: "...if anyone invites others to follow error, the sin will be equivalent to that of the people who follow him (in sinfulness)...") said the Messenger of Allah (peace be upon him). I am really afraid of Allah's Wrath. By Allah's Guidance, I have become a practicing Muslim and I regret engaging in that project, paying the required sum, accepting the conditions and writing the contract. May Allah forgive me and guide me to atone for my sin. Therefore, I thought of two possible ideas. The first suggestion is to withdraw from the project, but in that case I will lose eight thousand Egyptian pounds of the total sum of money; this is commission. That commission is not mentioned in the contract as the sum mentioned therein is eight thousand Egyptian pounds only and I paid sixteen thousand Egyptian pounds. Also, one thousand six hundred Egyptian pounds will be deducted as administrative costs. So, I will only get six thousand four hundred Egyptian pounds out of sixteen thousand Egyptian pounds. The second suggestion is that I keep the land for one or two years then I sell it. Thus, I will not lose any money, bearing in the mind that the buildings will be finished after three years. Hence, I am not going to utilize the land and I will get rid of it,

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so that no one would make use of it. Also, when selling the land, it may be sold to a Muslim or a Kafir as I do not know who is going to buy it, and Allah knows best.

A: It is not permissible for you to draw up such a contract with the company to construct buildings on your land in return for utilizing it for a certain period determined by both of you. That is because, as you have mentioned, the company would most likely utilize the land in illicit activities.May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 12187

Q 1: I invested a sum of money in holding shares in a company that is situated in the Kingdom of Saudi Arabia. I hope you will give me advice regarding the following: 1- Is the revenue I receive from holding the shares lawful and is there any harm in them? 2- Do I have to pay Zakah on the money I invest in holding shares in that company? 3- I want to sell my shares to generate profit, what is the ruling on that? Is there a valid way to sell the shares? 4- Is it better for me to withdraw the money I invested in these shares according to the Hadith: (Leave what causes you doubt and turn to what does not cause you doubt.)

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A: If the company in which you hold shares does not deal in Riba (usury), there is no harm in having shares in it and the revenue you receive is lawful. However, it is unlawful to hold shares in any company that deals in Riba. as regards selling the shares, if they are in the form of real estate and not in the form of money, it is permissible to exchange them for money whether the money you will get is equal, or more or less than the value of the shares. However, it is not permissible to sell the shares if they are in the form of money. This is because one of the conditions of the valid exchange of money is that the currencies should be of equal value and should be exchanged in a hand-to-hand transaction. If they are not equal in value, they have to be exchanged in the same sitting, which does not happen when selling shares. Zakah upon shares differs according to the type of shares you hold. If your shares are in the form of money invested in business, Zakah is paid upon the value of the shares along with their profit after one year has passed. However, if your shares are in the form of real estate such as a factory or a building that is offered for rent or so on, Zakah is paid upon the profits after one year has passed while it is in your possession, if they have reached the Nisab (the minimum amount on which Zakah is due).

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 16377

Q 2: My deceased father and I have shares in Makkah Company as well as a pharmaceutical company. What should I do with them? Should I sell them or benefit from their profit? When selling, should I sell them as per the current market rate or as the purchase price at the time of agreement?

A: it is permissible for a person to buy shares in these companies if they do not deal in Riba (usury/interest). There is no harm in selling, keeping and investing in them. It is impermissible to sell the shares of the heirs without their permission except if they are minors and the guardian sees that they may benefit from selling the shares. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 19518

Q 3: I bought some shares from Al-Rajihi Banking Company for Investment

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and now I want to sell them. The question is: What is the ruling on purchasing these shares from this company and what is the ruling on selling them? Is it permissible for me to deal with this company through the previously-mentioned transactions? May Allah reward you the best.

A: If the shares are commercial, meaning, they are essentially money used in buying and selling for the purpose of achieving profit, you are not permitted to sell them, because that would be selling money with another sum of money that is not present and unequal. This constitutes both kinds of Riba (usury): Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment) and Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
Bakr ibn `Abdullah Abu Zayd	Salih ibn Fawzan Al-Fawzan	`Abdul-`Aziz ibn `Abdullah Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 16766

Q: What is the ruling on buying and selling shares of some companies as Al-Rajihy, Nadik, Safola, Al-Mawashi (livestocks), Sanabil, Automotives and similar companies? I used to buy and sell shares through banks which receive a commission in case of buying and selling.

A: The basic rule in transactions is that they are permissible. Nothing is considered to be unlawful except what has been determined unlawful by Shari`ah (Islamic law) of the transactions that contain Gharar (uncertain sale), deception, Riba (usury/interest) or taking people's money illegally.

Therefore, the permissibility of holding shares in any of the commercial companies depends upon knowing its transactions and manner of dealing. If these companies deal in unlawful transactions, you will not be permitted to hold shares in them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19278

Q: The Saudi company for industrial development named Tatwir has cash money deposited in commercial banks. The company is concerned with looking for good opportunities for investment for short, known terms and with a minimum risk. We ask Your Eminence to give us the legal Fatwa (legal opinion issued by a qualified Muslim scholar) regarding the possibility of investing this cash money for the purpose of purchasing governmental development stocks which are bought at a fixed price for a known period of time and in return for pre-set profits known at the time of purchase.

A: It is not permissible to sell or buy these stocks, because this is Riba (usury) which is Haram (prohibited) by the Shar`y (Islamic legal) text and Ijma`(consensus) of Muslim scholars.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The Eighth question of Fatwa no. 11967

Q 8: what are the shares we, as Muslims, are not permitted to buy or sell from companies? It is important to note that all American companies deposit their reserve money in banks in return for Riba-based profits. The basic activities of some of these companies include dealing in forbidden foods, wines, interest-based loans or insurance.

A: It is impermissible to sell or purchase the shares of companies which deal in Riba, whether they take, give or sell Haram (forbidden) foods including pork and wine. The same applies to companies which deal in insurance as it involves risk and Riba. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
\`Abdul-Razzaq \`Afify	\`Abdul- \`Aziz ibn \`Abdullah ibn Baz

The second question of Fatwa no. 12370

Q 2: We have a real estate office for selling, purchasing and renting the estates we own. There is a profit of 2.5% for the person who manages our estates. Is it permissible to use this revenue from the management of these estates in giving allowances for other than those working in the real estate office, or should it only be distributed among the workers in the office as it is the outcome of their hard labor and successfull management of the work? It is also important to mention that I will distribute the revenue on some people who are not working in the office because I want to help needy people.

A: If there is an agreement between you and the workers in the office about taking a fixed percentage from the office revenue, there is nothing wrong with that, provided that everyone is given his right in a way that does not involve any kind of Jahalah (lack of knowledge). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 9300

Q: I live in the southern region of Saudi Arabia.

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We have a small collective financial fund into which everyone pays a sum of money on a yearly basis. This money is given as assistance to those suffering calamities such as paying blood money, injuries, compensations and the like. However, the money of this fund is used for other purposes, such as to cover funeral costs and tribal disputes over land. In this case, the entire amount needed to solve this problem is taken from the fund. A sum of money was paid to witnesses, but we do not know if they are truthful or not. This happens usually without consulting most participants in the fund. Therefore, we hope Your Honor will point out for us the ruling on continuing to participate in this fund. Abstaining from participation means, in their point of view, abandoning the community. Therefore, they will not extend us any help in case of calamities and will ostracize us. Does abstaining from participation in this fund mean abandoning the community? Will we be siners if money was spent on what displeases Allah as paying it to false witnesses and the like? Moreover, the person who did these things did not consult us in this regard. Guide us to the truth! May Allah reward you well!

A: If the money of this fund is spent on unlawful things, such as funeral costs, giving money to false witnesses, it is not lawful for you to participate in this fund because your participation will assist in doing unlawful things.

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Allah (Exalted be He) states: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ But you must take part along with those who hold the same view as you in advising them not to spend money on what displeases Allah. If they do not accept your advice, you must abandon this fund. Allah will provide for you out of his bounty and you will not be in need of their help. Allah (Glorified be He) states: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 10238

Q: We live in the district of Al-Tahliah in Al-Jubayl and we contribute in the co-operative organization that exists there; however, it sells all kinds of cigarettes as well as magazines, such as Al-Nahda, Sayydaty, and fashion magazines. We would like to ask about the religious ruling regarding contributing financially to this organization?

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What is the ruling on the revenue invested in this organization? Kindly give us your Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard as soon as possible. May Allah reward you.

A: It is not permissible to contribute to this society, because smoking is Haram (prohibited) in terms of buying, selling and using cigarettes. Similarly, it is not permissible to subscribe to these magazines, because they propagate evil and spread vice, such as the magazines of Sayyadaty, Al-Nahdah, fashion magazines and the like. You can pay the revenue in charity and distribute it among the poor so as to fulfill your duty. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 14849

Q 1: In 1399-1400 A.H., Al-Qans tribe agreed to ask all the men to contribute to a charitable fund that will be supported by the contribution of every male of the tribe; young or old, at the end of the year. This is to pay the financial penalties imposed on any of the tribe members which might result from car accidents, or if one of the tribe workers falls from a building, in water tanks, or wells, and so on. The money which was collected amounts to approximately

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three hundred thousand Riyals. What is the ruling on establishing this fund? Please guide us, may Allah reward you.

A: establishing charitable funds to help needy and injured families is a good thing. It is a way to help one another in righteousness and piety. However, it is not permissible to collect the money by force. Whoever is willing to pay a sum of money, should be allowed to do so. Otherwise, no one should be forced. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 16741

Q: The students fund in King Saud University located in Riyadh provides services such as offering loans or financial aid to needy students. Supporting these activities financially, the fund invests the deposited money in some banks. It participates in investment ventures to benefit from the profit and increase the capital of the fund and not to keep the money inactive in these bank accounts. Attached are copies of the proposals that help achieve these goals which are offered by some banks and companies.

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Faisal Islamic Bank and Dallah Al-Barakah are some of these companies. The board of directors of the fund want to know the lawful ruling that you and the members of the Permanent Committee would kindly give on these proposals. May Allah guide you and grant you success!

A: The fund is allowed to give money reserves to individuals or associations which invest them in lawful transactions; not in the prohibited or Riba-based transactions. One example of a lawful transaction is Mudarabah partnership (speculative partnership, giving an amount of money to trade with in return for a share in the profit). In this case, the fund provides the capital and the agent provides the effort and work. The profit is halved or shared according to the agreement, and the loss is incurred by the money holder. Owing to the fact that Mudarabah involves profit and loss, it is impermissible to agree on paying a monthly set profit, such as 5%. Accordingly, the attached proposals are not permissible as they include guaranteed profit and go against Shari`ah (Islamic law) rulings ontransactions. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14495

Q: I would like to inform Your Eminence that we are more than one thousand of the residents of a village in the southern area, and we set up a fund in the year 1393 A.H. whereby each one of us paid sixty riyals when intiating it, and we paid the same amount of money every year with the same rate. After the elapse of five years, we raised the contribution value of each individual to that of one hundred riyals, and it was the same for the next eight years. Then we decided to lower the subscription to fifty riyals a year till the present time, 1399 A.H. The sums of money used to be collected by the treasurer, then delivered to one of the contributors for the purpose of investment. By the end of the year the said person would inform us of the profits which are to be added to the capital, and from 1399 to the end of 1406 he delivered the whole capital of the fund to another person from the same contributors on the condition that he adds 10% each year to the capital, and after making the investment that he really did. However, it came to our knowledge that he used to add the set amount of money from his Zakah (obligatory charity). In the year 1407 A.H. the majority of contributors held a meeting and objected to set a fixed percentage lest it should come under the ruling of Riba (usury). Since this date, then the person who receives the whole capital of the fund, which is more than one million riyal and which is the yearly contribution of the individuals involved,

collects this amount of money and invest it with his own money. However he did not add any profits to it nor did he pay Zakah on it when it reached a Hijri year. This fund was originally founded as a result of an accident that happened to one of the contributors, and the lack of financial facilities at that time. Accordingly we decided to establish this fund to help the needy or those who were exposed to disasters, such as car accidents, fires and other troubles. However, since the time this fund was initiated till now, we did not spend any money from it, and it turned into accumulated money we all do not know what to do with, taking into consideration that the amount of money exceeded one million riyals. The question is: Is it permissible to continue in this fund, or not? Is the fixed addition permitted or is it a kind of Riba? Is Zakah due on the accumulated money from the year 1393A.H. till now in one payment or paying for each year on its own? I hope that Your Eminence would give us your Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard. May Allah guide you to what He pleases Him! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

A: First, if you raised the said money voluntarily for the sake of helping the needy persons and those afflicted by calamities, such as fires, car accidents and the like, that nothing of the said money should be distributed among the donators in case there are no accidents, but rather spent in charitable causes and goodness, and the donators do not claim what they paid, then this fund in the said way

is permissible and comes under doing what is good and acts of cooperation in goodness and piety. Moreover, Zakah is not due on such money, because they are raised for charitable means. **Second,** if the donators wanted to distribute the revenues or its profits after the investment process on the contributors in the society in case there is not any incidents and the like, then this is a kind of trade, but no percentage should be taken from the sums of contributions as profits delivered to the treasurer, because this is Riba, and what the said treasurer paid from his Zakah to the soceity in return for the period the money stayed with him is not permissible, and he should pay his Zakah to those most deserving from the poor, needy and the others among the eight channels mentioned in the book of Allah. In this case, Zakah is due on the money of the society in addition to the yearly profits. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12928

Q: We are four partners in a shop. One of the partners works as a cashier and he takes small amounts of money

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and all the other partners know it. Is there any sin on him? What is the ruling on this?

A: it is not permissible for the partners in that store to take any money unless the other partners permit him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Chapter on sharecropping and shared-tenancy

(Part No. 14; Page No. 366)

Fatwa No. (5955)

Q: It is a custom in Jordan that land is owned by a person while other partners cultivate it. Although incurring no expenses such as plowing or seeds, the land owner receives one-third of the crops. Is it permissible? What is the Islamic ruling on this, bearing in mind that partners sometimes incur many expenses that outweigh the land's revenue. Moreover, sometimes the land produces only some canvases, some of which the landowner takes, or the like.

A: a sharecropping contract between a landowner and a farmer is a valid contract provided that they share the revenue. The farmer may receive one-fourth, one-third or half for example, and the landowner receives the remainder. This is regardless of whether such expenses as seeds, fertilizers, plowing, irrigation and other services are incurred entirely or partially by the farmer. This is based on the Hadith related by Al-Bukhari, Muslim and the compilers of Sunan (Hadith compilations classified by jurisprudential themes) on the authority of Ibn `Umar (may Allah be pleased with both of them) ﴾that the Prophet made a deal with the people of Khaybar that they would have half the fruits and vegetation of the land they cultivated.﴿ Ibn `Umar is also reported to

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have said: ﴾When Allah's Messenger (peace be upon him) had conquered Khaybar, the Jews requested him to let them stay there on the condition that they would do the labor and get half of the fruits. Allah's Messenger told them: We will let you stay on this condition, as long as we wish.﴿ (Related by Al-Bukhari and Muslim). Moreover, Muslim, Abu Dawud and Al-Nasa'i reported that: ﴾Allah's Messenger (peace be upon him) returned to the Jews of Khaybar the date-palms of Khaybar and its land on the condition that they should work upon them with their own wealth (seeds, implements), and give half of the yield to Allah's Messenger (peace be upon him).﴿ The above-mentioned Hadith clearly indicate that farming and its expenses was undertaking by the farmer - the Jews in such a case. They also indicate that when the farmer's share is assigned, the landowner's share becomes intuitively known.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 2158

Q 1: What is the ruling on leasing agricultural land? Should the lessee pay the landlord from the crops grown on the land according to an agreement or may he pay a certain amount of money regardless of the loss or gain?

A: It is permissible to lease agricultural land for an amount of the crops grown on it; for example the lessee takes one third or one fourth of the crop. If the lessee cultivates the land, he has to pay the rent from the crops. If he does not cultivate it and had no legal excuse for not doing so, the landlord takes all his rent. They calculate how much the land may possibly reap in its best case, for example 5,000 units, in its medium case for example 4,000 units and in its worst case for example 3,000 units. After that the landlord takes three quarters of the rent, according to the estimation of the medium case. Also, it is permissible to rent agricultural land for a specified sum of money which the tenant pays to the landlord whether or not he cultivates the land.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 8455

Q 2: does the fruit from trees, such as grapes and figs, which were planted during the life time of a person who is now deceased, benefit him in the Afterlife? Is the one who waters them and takes care of them rewarded as well?

A: The fruit of such trees benefits them if they are Muslims, as the Prophet (peace be upon him) said, ﴾There is no Muslim who plants a tree or sows seeds, and then an animal, a bird or a person eats from it, but is regarded as a reward of a Sadaqah (voluntary charity) for them.﴿ It is hoped that the person who takes care of the plant will also have the same reward, as the bounty of Allah is great. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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(Part No. 14; Page No. 370)

Fatwa no. 11600

Q: I have lorries (trucks) and I used to give loans to farmers provided that they permit me to transport their fruits to market in return for a certain fee. I transport this fruit to sellers who sell it wholesale. This seller receives a certain rate for selling fruit which is 8% commission. As for me, he discounts for me the fees of transportation exactly as it is given to others. In addition, the seller gives me a sum of money as a loan, and at the end of the season he gives me a share of the commission he receives in order to encourage me to bring him more fruits. The money I give to farmers is discounted from their accounts. If someone, for example, receives 200 riyals and the revenue of his fruit is 250, we give him the rest of his money immediately, but if the revenue of his fruit does not cover the money he received, we take the revenue and the balance of the money remains to the next year. What is the ruling in this regard? Should I receive the fees for transportation only? Is it permissible to receive any share of the commission which is 8%, received by the seller? This money is paid on the twelfth month of the year, even though fruit is received on the seventh to eleventh month. I am in great worry over of this issue.

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May Allah reward you well!

A: giving farmers some loans provided that they permit you to transport their agricultural products is not permissible because it is a type of loan that brings benefit which is not permitted. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19113

Q: We are living in a rural country. The main source of income is agriculture, but sometimes the outcome of crops is insufficient for the farmers. Therefore, some agricultural land owners mortgage a piece of land in either of two ways: first, the land owners take 10,000 L.E., for instance, from a person. In return for this, they give that person half a feddan of agricultural land as a mortgage, and they write a contract which stipulates that the money owner undertakes the cultivation of the land, and he has the right to use the crops. The land owner takes nothing

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until the money is repaid. Is this permissible? The second form is that a land owner gives a feddan of agricultural land to a person to cultivate it and bear the costs. At the end, the land owner takes 550 L.E., for instance, as rent, and writes a contract which stipulates that the land owner takes 15,000 L.E. as insurance. Is this permissible?

A: Both forms are considered a loan which yields interest and this is Haram (prohibited). You should stop this and turn to permissible forms, such as renting land to someone who cultivates it in return for a fixed sum of money or a fixed share of the crops. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

First question of Fatwa no. 19129

Q 1: Is it permissible to charge a specific sum of money to benefit from a piece of land through cultivation? Is this considered renting out?

A: It is permissible to rent agricultural land against specific sums of money for

definite periods of time. Evidence for this is that it is narrated on the authority of Ibn `Umar: (The Jews asked the Messenger of Allah (peace be upon him) to allow them to dwell in Khaybar provided that they cultivate the land and give half the crops or fruits thereof to the Messenger of Allah (peace be upon him.) Thereupon, the Messenger of Allah (peace be upon him) said: "We allow you to do so for the period we will.") (Related by Al-Bukhari, Muslim, Ahmad, and Abu Dawud). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 14; Page No. 374)

(Part No. 14; Page No. 375)

Leasing

(Part No. 14; Page No. 376)

The seventh and eighth questions of Fatwa no. 2578

Q 7: I have a trade and contracting company. I usually travel to Egypt, Syria, Sudan, Pakistan, or any foreign country to hire workers. I agree with them to give the worker a monthly salary of, for example, 800 or 1000 SR. Sometimes some other employer wants to hire these workers in return for 2000 SR; I give the worker 1000 SR and keep the rest to myself as profit; is this permissible? It should be noted that the owner of the company pays much to bring workers and is responsible for bringing them from far areas and for their actions before the state and in any disputes.

A: It is permissible for the person who leases the services of someone for a specific monthly salary, to lease his services to another person in return for getting more money. This transaction involves leasing of interests, which is permissible in the Shari`ah. However, the work which the worker is asked to do for the other person should be similar to the type of work he has been hired for in the contract.

Permanent Committee for Scholarly Research and Ifta'

Member	Chairman
`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Q: **As a contractor, I take one hundred thousand (100,000) riyals for providing workers with everything necessary to accomplish a building. However, the wages of the workers do not exceed twenty thousand. I took the remaining amount which was eighty thousand Riyals as profit. Please, be informed that I came to an agreement with the workers in their countries to bring them under my patronage and seek profit by their employment. Is this act permissible?**

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A: if you have a contract to do some work in a building for one hundred thousand riyals and then you bring workers who do it for twenty thousand Riyals, then there is no harm in taking the rest of money i.e. the eighty thousand Riyals in the question. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Chairman
`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second and third questions from fatwa (5846)

Q 2,3: is it permissible to receive a sum of money in return for sponsoring a foreigner? It is a common practice followed by contractors who bring workers from abroad. To explain, such a contractor agrees with the worker to give him a monthly salary of 60 dinars. However, the former leases the latter to another contractor for a daily wage of 10 dinars of which the first contractor gives the worker two dinars and takes 8 dinars. What is the Islamic ruling thereon?

A: The subject relating to bringing workers from abroad and having them work for other than those who brought them while receiving a fee in return for sponsoring them was submitted to the Council of Senior Scholars in the Kingdom of Saudi Arabia on which the council issued this decision:

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Praise be to Allah and the peace and blessings be upon His servant and Messenger Muhammad, his family and Companions. In response to many and frequent questions submitted to the general presidency of the Departments of Scholarly Research, Ifta', Daw`ah, and Guidance as well as the research prepared by the Permanent Committee for Scholarly Research and Ifta, and after discussion and exchange of views, the Council examined the subject of bringing workers from abroad and having them work for other than those who brought them, who will receive in return a common percentage or a defined amount of their salaries. The council came to the decision that employing workers brought from abroad in any way running counter to terms of public interest provided for by the State is forbidden. Moreover, any fees taken by those who bring workers in return for enabling them to work for others is prohibited. In fact, the Qur'an and Sunnah enjoin obeying those in authority in Islamically acceptable commands. Furthermore, employing workers for work that they were not originally brought for results in huge corruption and a great evil for Muslims, which has to be prevented. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa No. (7699)

Q 2: When the government here grants anyone a taxi license, they have him take an oath by Allah (Glorified and Exalted be He) that he will not give, or lease this number to someone else, that it is for his personal use, and to return the number to traffic authorities when he is no longer in need of it. However, some people lease the number, i.e. they give the taxi number to another person in return for a certain amount of money due at the end of the year. Actually, they lease the number only because they know that the one for whom the number is leased is in dire need of it having no other means of making a living. Is it permissible to do so in spite of the oath one takes not to do so? Please, respond.

A: It is absolutely impermissible to lease such a number. Moreover, one who leases it is sinful for breaching the commitment imposed on him rightfully by authorities. Thus, he has to make the Kaffarah (expiation) for breaching the oath and has to repent to Allah seeking His forgiveness for what he committed. He also must be bound by his oath to authorities. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Fatwa No. (16681)

Q: i obtained 12 visas to bring in workers from Pakistan. I submitted them to the bureau in charge in that country. This business bureau provided me with a place to live, expenses, and a car all for free in order to gain me as a future customer. They chose for me the workers I requested - numbering 12 workers - and paid me 12,000 Saudi riyals. I took them to Saudi Arabia but I feel doubtful regarding whether the money I received is lawful. I thought that most likely the owner of the business bureau took the money from workers and gave it to me to gain me as a future customer. I talked about it with workers; however, only two workers absolved me from responsibility. I could not talk to the other ten, for some of them traveled to addresses I do not know while others died while still under my sponsorship. I would like this case to be submitted to His Honor Shaykh `Abdul-`Aziz ibn `Abdullah ibn Baz for his fatwa on it and to guide me as to how to dispose of the remainder, i.e. 10,000, in case it is ill-gotten money. Finally, may Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

A: You must repay the above-mentioned amount of money to workers or, if the this is unfeasible, give it in charity on their behalf. In fact, such money was taken from them unlawfully.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The fifth question of Fatwa No. (20057)

Q 5: What is the ruling on taking a percentage from guaranteed workers at the end of every month after distributing them to various places, i.e. having them work for others and taking a percentage of their monthly salary? For example, one might have three farm workers from whom he has two that work for others and keeps one to work on his farm. At the end of the month, he takes 300 riyals from each of the two workers totaling 600 riyals, which he gives to the third worker who works for him. The question is: What is the ruling on doing so? My Allah grant you success and guard you!

A: It is impermissible to take a percentage of the salary of workers whose sponsor has them work for others. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

(Part No. 14; Page No. 382)

The first question of Fatwa no. 9657

Q 1: Is it permissible to hire a non-Muslim servant or driver? What about hiring an atheist?

A: It is impermissible for a Muslim to hire a Kafir (disbeliever) servant or driver in the Arabian Peninsula because the Messenger of Allah (peace be upon him) ordered Muslims to get the Mushriks (those who associate others with Allah in His Divinity or worship) out of the Peninsula. This is also because in doing so, one is drawing close to those whom Allah (Exalted be He) kept away and is trusting those whom He (Exalted be He) accused of being faithless. In addition, such employment may lead to numerous evil consequences. May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Second question of Fatwa no. 11031

Q 2: Is it permissible to hire a Muslim or a non-Muslim maid that does not cover her face and hands? Is it permissible for the father and his children to look at or talk with her?

A 2: It is not permissible to hire non-Muslim servants in the Arabian Peninsula but if they are Muslims, there is nothing wrong with that when a Mahram (spouse or unmarriageable relative) accompanies them. It is impermissible for a father and his children to look at the maidservant's face and hands. And, it is permissible for them to talk to her about their needs, but they should lower their gaze and she must wear Hijab (veil) and not have Khulwah (being alone with a member of the opposite sex). May Allah grant us success. May Allah's Peace and Blessings be upon Prophet Muhammad, his family and Companions.

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (11446)

Q: Some companies and establishments do the following: They bring workers from abroad to work for such establishments being sponsored by the owner for a period of time at the end of which they are to be given their rights in full. However, after the period is over, workers are given the choice by the establishment owner either to shift their sponsorship to whomsoever they like and thus give up

their rights (of course after signing a document to the effect that they have already taken them) or take their rights and go home. What is the ruling on doing so? What is the ruling on an official who approves of this and signs falsely a document stating that workers have already taken their rights in full? Give us a fatwa, may Allah bless you!

A: it is impermissible for employers to unjustly take employees' rights and have them falsely sign a document to the effect that they have already received them in return for shifting their sponsorship. Moreover, the official responsible for this may not help employers in sin and abusing people's rights unjustly. Allah (Exalted be He) stated: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ He (Exalted be He) also stated: ﴾And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.)﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12640

Q: My wife is a teacher and the mother of six children.

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She exerts a lot of effort at work, in taking care of the children, the housework, and many of our relatives visit us. My question is: Is it permissible to hire a Muslim maid to help my wife and make things easy for her. Please advise us, may Allah reward you!

A: We advise you not to hire a maid as long as the situation is as you have described. Your wife should stay at home to bring up her children, fulfill her duties towards you, and the needs of her home. It is not necessary for her to work if she has to do all that you have mentioned in your question. May Allah set right the conditions of all of us! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

First question of Fatwa no. 9097

Q 1: My question is regarding governesses who come from abroad to gain their livelihood and work for rich families. Is it permissible for a father to have sexual intercourse with the governess of his child as a person may do with his slave girl?

A: The governesses which are mentioned in the question are not Shar`y (Islamic legal) slaves for the fathers of such children. Accordingly, it is Haram (prohibited) for fathers to have sexual intercourse with them for doing so is considered Zina (adultery).

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Allah (Exalted be He) says: ﴾And those who guard their chastity (i.e. private parts, from illegal sexual acts)﴿ ﴾Except from their wives or (the slaves) that their right hands possess, - for then, they are free from blame;﴿ ﴾But whoever seeks beyond that, then those are the transgressors;﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 16249

Q: I own a services office and I used to bring female housekeepers whether Muslims or non-Muslims according to the request of the sponsor. My role is to mediate between the sponsor and the overseas offices in return for a sum of money. Many workers come without Mahram (spouse or unmarriageable relative). Her sponsor receives her at the airport and I have no connection with anything except informing the sponsor of this. What is the ruling on this work? May Allah reward you well!

A: bringing disbelievers to the Arabian Peninsula and bringing women whether Muslims or non-Muslims without Mahram is prohibited. Doing so causes harm to Muslims and exposes the entire community to many dangers. Therefore, it is not permissible

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to bring those you have mentioned to our land. Moreover, the money you gain from this work is unlawful. You must repent to Allah and abandon such work for another that is lawful. Allah states: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19653

Q: One of my kinfolks has an Indian servant who is a Sikh. In other words, he is a disbeliever. He is hired to work for four years with my relative in the Kingdom of Saudi Arabia. Only two years passed from the period of the contract but we discovered that he continuously transfers the sums he gets to his home for constructing temples there in India. Upon knowing that, his master said that he will dismiss him and cause him to leave after he knew about his support of disbelief against Islam. However, a brother reminded us of Allah's (Exalted be He) saying:

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(O you who believe! Fulfil (your) obligations.) **Please advise us in this regard. May Allah preserve and safeguard you.**

A: You should terminate the contract of this disbeliever and recruit a trustworthy Muslim instead. Recruiting a Muslim is a form of support and solidarity that helps him in his religion and life. This is a way to strengthen Muslims against their enemies. Furthermore, it is impermissible to hire disbelievers and bring them to the Arabian Peninsula. Recruiting disbelievers, such as idolaters, Magi, Jews, Christians, and others to wok and live among the Muslims, brings about grave ham and consequent corruption, evils and temptations and the expected negative effects. It is easy for them to impart their disbeliefs and traditions among Muslims, which may affect them. Recruiting them is a way of helping their falsehood and supporting their economy, thus achieving their plots against the Muslims. It is authentically reported from the Prophet (peace be upon him) that he commanded Muslims to cause the disbelievers to leave the Arabian Peninsula. It is related by Al-Bukhari in his Sahih Book of Hadith from Ibn `Abbas that (he, i.e. the Prophet, on his death-bed, gave three orders (including): "Expel the pagans from the Arabian Peninsula...") That is why the Prophet (peace be upon him) expelled the Jews from Madinah and prevented them from living there. He caused them to leave to Khaybar. Upon the conquest of Khaybar, he was about to expel the remaining Jews, whom he left to work in Khaybar but they asked him to remain for

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the purpose of cultivation. Therefore, the Prophet (peace be upon him) left them for this purpose. When the Muslims became strong and there was no more need, `Umar ibn Al-Khattab (may Allah be pleased with him) expelled them from the Arabian Peninsula during his reign. Thus, it is impermissible to retain a work contract with a disbeliever. You are not obliged to fulfill the contract until its end. This is not included in the generality of Allah's (Exalted be He) saying: (O you who believe! Fulfil (your) obligations.) This is not applied to this case as some may wrongly think, such as those who told you. The Ayah (Qur'anic verse) means that it is obligatory to fulfill your obligations with Allah (Exalted be He) and with people. The contracts made with Allah (Exalted be He) are like religious obligations. Contracts with people are the lawful ones according to the Book of Allah and the Sunnah (whatever is reported from the Prophet) of His Prophet (peace be upon him). A contract that contradicts the Qur'an and Sunnah is illegal and thus, no one should make or fulfill them. May Allah grant us success. May Allah's Peace and Blessings be upon Prophet Muhammad, his family and

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The third and fourth questions of Fatwa no. 19622

Q 3: what is the ruling on employing an alcoholic or a neglecter of Salah (Prayer)?

A: It is the duty of the employer to advise his employees to adhere to religious obligations and give up forbidden acts. If they respond positively, it is good and if not, he should hire a better employee. This act may encourage them to abandon these forbidden acts and to repent to Allah (Exalted be He).

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Q 4: an employer only gives his workers their wages when they travel to their homelands, which is once every one or two years. The workers do not object to this, as they are helpless; there are no job opportunities, and they are badly in need of money.

A: An employer should give the workers their salaries at the end of every month, as it is customary nowadays. However, if they agree to have their salaries every year or two, there is no harm in this, as the Prophet (peace be upon him) said in a Sahih (authentic) Hadith, ﴾Muslims should adhere to their conditions.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19071

Q: I run a firm in Al-Dammam, which is owned by my brother. Some Hindu workers work in it. When we brought the workers, we did not know about the ruling on bringing disbelieving workers into the Kingdom of Saudi Arabia. We thought that it was not permissible to bring disbelieving workers to the region of Hijaz only, not to any of the regions of the Arabian Peninsula. Also when we sent the visas to the agency that brought them, which is located in India, we did not stipulate beforehand that the workers should be Muslim. We were only focusing on having skilled labor for our vacancies. We did not have much time to go in person to bring the workers because the visas were about to expire. If we had not made use of the visas then, the visas would have been cancelled. After we brought the workers we had hired through the labor agency, on two-year contracts as is usually done, we found that most of them, 15 out of 17, were Hindu, and one of them was Christian and one was a Muslim. The firm concluded different contracts with them. It should be noted that we did not want to bring Hindu workers because we know their adversarial practices against Muslims in India. During the first three months of probation, we did not notice any shortage in their performance to be a pretext of terminating their contracts. However, my brother, the owner of this firm and the official guarantor of the

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workers, is displeased with having unbelievers in leading professions. Although we explained to him that it all happened unintentionally, he insists on their departure or on transferring them to another guarantor. This action will result in the following: 1- Termination of their contracts a year before the determined due time which will lead to us breaching our agreement and causing them to incur losses as they paid much to have a work opportunity here. 2- Failure of the firm to meet its liabilities and carrying out the projects it agreed upon, which are in process now. 3- Financial losses as a result of forcing workers to leave or transferring them to another guarantor, because we will have to pay for tickets and tariffs for transferring them to another guarantor and bringing other workers in the case of sending them back to their countries. Now, I am trying to set things right by establishing a new contracting company with my partner who has been with me in this work from the beginning. We will purchase my brother's firm and we will include all its duties and liabilities in the contract of establishing the new firm. Allah Willing, we are going to do the following: 1- Issuing work visas for the new company, in which we will stipulate hiring Muslim workers only (after we know the legal ruling on this). 2- We will travel, in person, to India to sign the contracts with the workers or deputize

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a reliable agent to do so. 3- Allah Willing, after Muslim workers come and start working,

we will send the non-Muslim laborers back immediately after their contracts end or renew the contracts of those who embrace Islam, for my brother (may Allah reward him with the best) calls them to Islam. This way we will be able to: 1- Carry out the contracts we signed with the workers and keep our promises to them. 2- Save the firm's money and meet our liabilities towards our clients. We intend to do all this as far as we know. We hope you will advise us as regards the ruling on this issue. May Allah reward you with the best!

A: If the reality is as you have mentioned, that is you did not know in the beginning that it is not permissible to bring the non-Muslims to the Arabian Peninsula then you learned this ruling later on and acted upon it, you have taken good procedures to send the non-Muslim workers back to their countries after the end of the terms of their contracts. You will be rewarded for your good intentions, Allah Willing. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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abiding by established office hours even when no work is to be done

First question of Fatwa no 11093

Q 1: O Eminent shaykh! We are four employees who work at a post office in a small town. Our office hours are between half past seven in the morning and two in the afternoon. Nevertheless, the amount of work which is normally assigned to us is done in half an hour at most. My question is: We, the employees, agreed to rotate so that each one of us works for only one day. It may be important to mention that one employee is more than sufficient to finish the work of a whole day. Thus, is there any fault in us doing so? May Allah reward you with the best.

A: You should all attend your work every day and adhere to the established office hours. The plea that there is no work to be done does not mean it is Halal (lawful) to not go to work. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The seventeenth question of Fatwa no. 5091

Q 17: is it permissible to give a tailor a piece of cloth with measured length or not?

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A: If the reality is as mentioned, it is permissible for you to do so and there is no harm in it, Allah Willing! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 16575

Q3: i work in a bakery at night. is it permissible to work during the night? Does it contradict Allah's statement: ﴾And We have made the night as a covering (through its darkness),﴿ ﴾And We have made the day for livelihood.﴿ **?**

A: There is no harm in working by day or night if it does not lead to evil such as, abandoning Salah in congregation or delaying it past its due time. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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agreeing with a contractor to build and be paid after a while

The first question of Fatwa no. 2573

Q 1: A shaykh was asked about a man who wanted to build a house. The man agreed with a contractor, who stipulated that if he pays the price immediately in cash, it will cost a certain sum of money, and if he paid it in installments or at a later time, the sum of money will increase. He said that this is permissible. When some people objected and said that this is considered legalizing Riba (usury) in the name of a sale, he replied that this is not considered Riba according to the Shafi`y Madh-hab (School of Jurisprudence). If it had been Riba, none of the four Imams (initiators of Schools of Jurisprudence) would have accepted it.

A: It is permissible for a Muslim to agree with a contractor to build a house for 500,000 Riyals, for instance, which are paid in a fixed number of installments. If he pays the money in cash, it will be only 400,000 Riyals. This is not considered Riba; it is a form of sale on credit. It is permissible to sell cloth for ten Riyals on credit while it is worth nine Riyals only in cash. However, both parties should not part until they have agreed on the method of payment; whether it is less in cash or more in credit.

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The first question of Fatwa no. 3023

Q 1: An employer asked his employees to delay their salaries due to his dire need for money and the starting of a new project. He told them that he would give them what would suffice them only and promised to give them all their rights when they travel on vacation. The salaries are included in the company's commercial activity. If the employer did not delay paying the salaries, he would be forced to dismiss them though he is in need of their effort. What is the ruling on this matter? It should be taken into consideration that any trade is subject to profit and loss especially at the beginning.

A: If the employer stipulates in the work contract that he will give the employees the portion they need of their salaries and retain the rest on the expiry date of the contract, or when for example they travel and they accept this condition, then there is no blame on him in this case, for Muslims must abide by their conditions.

It has been authentically reported that the Prophet (peace be upon him) said, (It is not lawful for a man to take his brother's staff without his willingness.) (Related by Ibn Hibban and Al-Hakim in their two Sahih (authentic) books of Hadith). He has also said, (None should milk someone else's cattle without his permission.) (Related by Al-Bukhari and Muslim). There are other Hadith that show the impermissibility of taking the property of other Muslims without their consent except the obligatory rights which are due upon them such as: Zakah (obligatory charity) and alimony, etc. Such obligatory rights should be taken from them even if by force. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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butcher's wage

Second question of Fatwa no. 8652

Q 2: A person is performing Hajj, and he has a family in his home land. He wants to make Ud-hiyah (sacrificial animal offered by non-pilgrims) on behalf of his family. Thus, he deputized another peson; one of his neighbors or relatives to slaughter the Ud-hiyah but he has to pay a wage for the person as some people say. Is there any sin in paying him a wage?

A: If the butcher makes it a condition that he receives a wage for slaughtering or if this is the `Urf (custom), it is Wajib (obligatory) on you to pay this to him but not in the form of some of the meat from the Ud-hiyah. Otherwise, it is not obligatory on you to pay him a wage even though it is a good deed if you do it voluntarily. This is because the Prophet (peace be upon him) said: (...requite him who does a favour to you...) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 9694

Q: I was injured in a car accident. My right leg was broken and

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parts of my intestines were removed. As a result of the surgical operations and effects of the anesthetic, I remained unconscious for a long period of time, from 13/7/1404 to 10/9/1404 AH. During this period, I did not perform Salah (Prayer) and was unable to fast in Ramadan in the year 1404 AH. Please tell me whether I have to make up for the fasts and Salah or to offer Kaffarah (expiation). Moreover, I am now acting as a middleman for some corporations. I bring them trucks to transport their goods from Riyadh to other places and vice versa in return for a specified amount. Is this work permissible or not? I resorted to this job only after the accident where my own truck was destroyed.

A: If the reality is as you have mentioned, it is permissible to take set fees for acting as a middleman for transporting the goods. As for the Salah you missed during the days when you were unconscious, you do not have to make up for it. With regard to the fasts, you have to make up for the days when you were conscious. The same goes for Salah that you did not perform during the days in Ramadan when you were conscious. May Allah guide us all to what pleases Him and forgive our and your sins!

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May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 13027

Q: There is a school in Al-Rakah suburb. This school helps in teaching children to memorize verses and short Surahs of the Qur'an and the sayings of the Prophet (peace be upon him). However, we notice the following: Some female teachers told us that the owner of the school stipulates that the newcomers of the female teachers in the school will not receive salaries in the first month or in the first three months. Most of us may need money while others do not need money. We hope you will issue a Fatwa in this regard so that we may not be wronged nor wrong the owner of the school. It should be noted that this school is a national school and its students pay for their education. Peace be with you!

A: If the two parties agree upon this in the contract, it is permissible. Muslims abide by their conditions as long as these conditions do not permit what Allah made unlawful nor prohibit what Allah made lawful.

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is it permissible for the guardian of the deceased's heirs to reduce the rent?

The first question of Fatwa no. 13761

Q 1: There is a record library that sells tape recorders with Islamic materials. The guardian of the heirs rents it out for six thousand riyals. Since some of the heirs are pubescent and due to the low income of the library, the guardian has agreed to reduce the rent from six thousand riyals to three thousand riyals. Please, give us your Fatwa. Is it permissible for him to reduce the rent?

A: There is no harm if the guardian agrees to reduce the rent if he sees that this will be in the interest of the heirs. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 17917

Q: I work in a post office and my question is that

the value of stamps for international letters is, for instance, one hundred and twenty five Fils but we charge one hundred and fifty Fils because we do not have any change. Is this Haram (prohibited)? To give another example, an international call to Egypt costs two Dinars and four hundred and seventy-five Fils but we charge two Dinars and five hundred Fils, meaning, we receive twenty-five Fils more than the actual value. Is this Haram?

A: You should only receive the actual value of the stamps and phone calls and you should return the change to the customer unless they willingly waive their right to receive it. The proof for this is that the Prophet (peace be upon him) said: (The property of a Muslim is unlawful (to be taken), unless (he gives it) willingly.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17539

Q: I used to work as a shop attendant. After some time from starting work, a person came to me and said: "Your shop owner owes me a sum of money from some time ago which he did not pay back. I wish you could get me this money from him." I told him that if I was able to get the money back for him, he would have to give me a certain commission. We agreed upon that. When I told the shop owner, he told me to pay him back.

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So, I paid him back and took the sum we had agreed upon. My question is: Is there any sin on me in doing this? Is it lawful or prohibited to take the money we had agreed upon, as there is a Hadith of Ibn Al-Lutbiyyah (who was appointed by the Prophet peace be upon him to collect the Zakat. When he returned he said:) "This (i.e. the Zakat) is for you and this has been given to me as a present."? The only effort I exerted in this regard was to inform my shop owner about the debt.

A: there is nothing wrong with someone entrusting you to get him his debt from another person in return for a sum of money. This is because the money you took is in return for the effort you made to repay his debt. This is based on the Hadith in which the Prophet (peace be upon him) says, ﴾Muslims are on (i.e. stick to) their conditions.﴿ The Hadith of Ibn Al-Lutbiyyah which you mentioned in the question is not applicable to this case, because it is narrated in the context of workers whom the Imam sends to collect Zakah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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asking an employee to work overtime while having no task to be done

Fatwa no. 19818

Q: I work in one of the government departments which occasionally requests us to work overtime beyond

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the regular working hours. It submits a request to the official who is in charge of approving that assignment. Most often, the request is approved. It goes as follows: Dear His Excellency the undersecretary of the administrative and financial affairs, As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) Due to the many tasks the department has to do and is unable to finish during the regular working hours, we hope that your Excellency will approve that the department works overtime for (the days are defined). Please be informed Your Eminence that in pursuant to article no (26) of the Civil Service Law states that Overtime work is only allowed when it is impossible to do the work during the regular working hours, while I can do all the tasks assigned to me during the regular working hours. Now, is it permissible for me to receive the overtime payment, if I go to work at night and am present during the hours of the overtime assigned to me even if I have no task? Please note that I have financial obligations such as car installments, house rent, and so on. Please advise. May Allah reward you!

A: If you are able to finish the tasks assigned to you during regular working hours and you have no task

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to do during the overtime hours, it is impermissible for you to accept working overtime and to take payment for it. The overtime payment should be paid only to people working during this period and are unable to do tasks during regular working hours. As you have mentioned that you have no task to do during the overtime hours, you should abstain from doing overtime to free yourself from liability. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 2627

Q: I work as a Masjid (mosque) servant and receive a monthly salary of one hundred and thirty-two Riyals. Recently our praiseworthy Sunni government added a sum of one hundred and five Riyals to the salary of workers like myself for lighting of the Masjid and securing the water. The point here is that our Masjid has a tank that, in case of rain, can store water for at least six months. On the other hand, if there is no water in the tank, a wage of one thousand Riyals a month is not sufficient for us to carry water on camels to the mountain where the Masjid is located. Nevertheless, I am afraid of being considered a sinner if I receive this wage for the period during which there is rain. Is it permissible that I receive this wage when water is already available, even though this may cost one thousand Riyals a month? I am in need of the wage but I also want to avoid Allah's punishment. Please provide me with your beneficial answer. May Allah reward you with the best.

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A: If the reality is exactly as you have mentioned, it is permissible that you receive the extra sum which is added to your salary for securing water for the Masjid. This is because you are ready to fetch water whenever it is needed. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourth question of Fatwa no. 10818

Q 4: During the period of getting a license to practice medicine, which is a period for training, they pay us monthly salaries. What is the ruling on receiving these salaries if I intend not to take the training course or work during this period?

A: If you fulfill the duties of training during the time of taking the license, it is permissible for you to take the salary, even if you do not intend to practice medicine after the training period ends. If however you do not attend the training, you should not take the salary.

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Fatwa no. 13994

Q: A man had a work injury in a work place. he received financial compensation for damages from his employer and not from the social insurance. What is the ruling on this compensation?

A: If the case is as described, there is no harm in accepting this compensation from the employer. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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working for a firm that sells prohibited products

The third question of Fatwa no. 443

Q 3: What is the ruling on a Muslim who works in factories which only produce wine and intoxicants?

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A: Wine, liquors and intoxicants are forbidden, and establishing factories for producing them, working in them and the like is Haram (prohibited) for what is narrated by Ibn `Abbas (may Allah be pleased with both of them) that he said: I heard the Messenger of Allah (peace be upon him) saying: ﴾Jibril (Gabriel peace be upon him) came to me and said: O Muhammad! Allah has cursed wine, its squeezer, its drinker, its server, the one who conveys it, the one to whom it is conveyed, its seller, its buyer and the one who gives it for drinking.﴿ compiled by Al-Haythamy in [Majma Al-Zawa'id] who said that it was related by Ahmad and Al-Tabarany and its narrators are trustworthy, it was also related by Abu Dawud and Al-Hakim with an addition of the following phrase: " and the one who demands its squeeze for themselves or others", and this is the person who is employed in the factories producing intoxicants, and it is impermissible for him to continue working there for the previously mentioned Hadith, as it indicates that whoever does this is cursed, besides that it involves assisting in sin and transgression. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ But regarding his past employment period that precedes knowing the ruling on this, he will be excused for it, for Allah's General Saying (Exalted be He):

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﴾And We never punish until We have sent a Messenger (to give warning).﴿ As the Messenger receives the revelation from Allah and conveys it to the Ummah (nation), thus, a servant is not to be held liable except after being informed of his liability. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 1988

Q 3: if a person rents a house, can the tenant sell Khamr (intoxicants) in it?

A: It is impermissible for a person to rent his house to someone who is known to sell Khamr in it. This is because it is considered a form of cooperation in sin and transgression which Allah (Exalted be He) prohibits in His saying, ﴾but do not help one another in sin and transgression.﴿ (Surah Al-Ma'idah, 5: 2). If the person who rents the house has no idea about the Khamr but then finds out, he should have the tenant expelled, if he does not stop selling Khamr.

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The fifth question of Fatwa no. 2768

Q 5: what is the ruling on a person working in a wine factory, a wine store, or a shop that sells and distributes it? What is the ruling on the money which he gains and spends on his children? It is worth mentioning here that getting a job in another work place is very difficult and this man has many children.

A: It is not permissible for a Muslim to work in a wine factory or a wine store, or to practice any work related to wine. His earning is unlawful and he has to seek another job with lawful earnings. Perhaps, Allah will forgive what he has done before, for Allah (Exalted be He) says, (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.) The Prophet (peace be upon him) also said, (Cursed is Khamr (alcohol), the one who drinks it, the one who pours it, the one who sells it, the one who buys it, the one who squeezes it (the grapes, etc), the one for whom it is squeezed, the one who carries it, the one to whom it is carried and the one who consumes its price.)

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Fatwa no. 2625

Q: I am a table tennis player for the Egyptian Vineyards and Distilling Company, which sells raisins, grapes, olives and olive oil. However, they also produce wine. I am in the table tennis team of this company, and I receive a monthly salary for this. Is this considered ill-gotten money, as part of the company produces intoxicants? Is it Haram (prohibited) to earn money in return for playing a sport?

A: It is impermissible for you to work for this company as it produces and sells Khamr (intoxicants), and employs table tennis players. The salary you are taking is ill-gotten money, as you are assisting this company in falsehood, sin and transgression, which Allah (Exalted be He) prohibits in His saying, ﴾but do not help one another in sin and transgression.﴿

(Surah Al-Ma'idah, 2: 5). Thus, you should leave this job and repent to Allah (Exalted be He) for the past. When a person sincerely repents, Allah (Exalted be He) accepts their Tawbah (repentance), according to His saying, ﴾And verily, I am indeed forgiving to him who repents, believes (in My Oneness, and associates none in worship with Me) and does righteous good deeds, and then remains constant in doing them, (till his death).﴿ (Surah Taha, 20: 82). Allah (Exalted be He) will compensate you with something better than this job, because if a person leaves something for His sake, Allah (Exalted be He) will compensate them with something better. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 6253

Q: A man works as a cook in one of the restaurants that serve pork for Christians in Europe. He receives a salary in return for his work. What is the ruling on his work and his salary? What should he do with this money? Is it permissible for him to give part of this money to another person? Or is it unlawful money that he should not accept?

A: This is ill-gotten money. He should repent to Allah, leave this restaurant, and regret what he did. Moreover, it is not permissible for him to benefit from this money or to donate it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4426

Q: We are a group of Muslim youth who live in Holland. Praise be to Allah, we are committed to our religion. But all the types of work available here are related to serving wine and pork along with other types of meat in restaurants. Is it permissible for us to work in washing dishes in restaurants that serve pork to earn our living? We appreciate your advice, may Allah help all of us to do what is best and reward you with the best for your deeds!

A: It is not permissible for you to serve wine or work in restaurants that serve it. Likewise, it is not permissible for you to work in restaurants or shops that serve pork or sell it even if they serve or sell other types of meat or food. It is not permissible for you to work there whether your work is to sell, serve or even to wash the dishes. All these types of work involve cooperation in committing sins and transgression. Allah prohibits all this

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saying, ﴾but do not help one another in sin and transgression.﴿ You are not forced to do so. Allah's Earth is spacious for you to immigrate. Many Muslim countries are open for you to migrate to. There are many types of work that are lawful there according to the Shari`ah. So you can go to a Muslim country where you may find a permissible type of work. Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ Allah (Exalted be He) also says, ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The fifth question of Fatwa no. 9384

Q 5: is working in the Egyptian Koroum Company lawful or not? It is worth mentioning that the work done is in the agricultural sector. However, the company

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has factories producing Nabidh (a syrup prepared by soaking dates or raisins in water for sometime and drunk fresh without being allowed to ferment), beer and alcohol.

A: It is not permissible to work there because this is a kind of cooperation in misdeed and transgression. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The twentieth question of Fatwa no. 12087

Q 20: Is it permissible to work for companies that deal in Riba (usury)?

A: It is not permissible to work for companies that deal in usurious transactions or to work for usurious banks as this involves co-operation in sin and transgression. Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19195

Q: I have a brother who works in a restaurant in a non Muslim country where he serves wine and food to customers. He was compelled to leave his country due to security reasons. He sent a sum of money for my mother to perform Hajj. Can she perform Hajj using this money? If she is not permitted, can she use it for buying food, clothes, a car or anything else? If she is not permitted to do any of these things, what must she do with this money?

A: the money earned from working in a restaurant that serves alcohol and other unlawful things is unlawful. Receiving such money does not oblige your mother to perform Hajj or makes her legally competent to perform it. The legally considerable competence is having lawful money that enables her to travel from and return to her country along with her Mahram (spouse or unmarriageable relative). Allah is Good and He therefore, accepts only that which is good. Allah (Exalted be He) states: ﴾O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein.﴿ Moreover, one is not permitted to buy food,

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clothes or a car using unlawful money. One should get rid of that money by spending it for public benefit or paying it as a charity. Your mother should not accept such unlawful money in the future. Moreover, you should advise your brother not to work in such restaurants and that he has to repent to Allah from this sin. Whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out from every difficulty and will provide for him from where he does not expect. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 13748

Q 1: i work with my cousin in a commercial project. I agreed to help him, for he is indebted and has to settle his debt. However, my cousin drinks wine and intoxicants; what is the ruling on my work with him? It is worth mentioning that I could reduce the amount of wine that he drinks.

A: If your work in the commercial project does not contain any unlawful matters, it is permissible for you to continue and you should advise your cousin to abandon intoxicants.

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The first question of Fatwa no. 13673

Q 1: I work as a clerk at the Services Department of a public sector company. In addition to my work as a clerk, I supervise some tours which the company arranges. As these tours sometimes involve violations of the Islamic Shari`ah like the tourists visiting mausoleums, going to the seaside and other things of the sort, I not only refuse to join company with them but also reprimand them for doing that. I tried not to be entrusted with supervising such tours, but to no avail. This part of my job is an assignment of the board chairman of the company. Unless I do this work, I will be taken to task by the company's board of directors. I try my best to convince those in charge at the company of the unlawfulness of such tours. Should I continue to do this work against my desire or do I have to refuse it even if I were to be penalized and unfairly treated?

A: It is prohibited to continue doing the kind of work you referred to in the question.

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Fatwa no. 4021

Q: I work as an electronic engineer. My work involves fixing radios, TVs, VCRs and suchlike. I hope that you can advise me whether I should continue in this work. It should be noted that if I do not do this work, I will miss out a lot of experience and the profession for which I have been studying all my life, and I may suffer bad consequences if I abandon it.

A: The proofs of Shari`ah, from the Qur'an and the Sunnah, indicate that a Muslim must strive to find a good source of living. So you have to look for work where your earning is lawful. as for earning a living from the work that you mention, this is not lawful because these devices are usually used for unlawful purposes. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The fifth, sixth, and seventh questions of Fatwa no. 6364

Q 5: Is it permissible to work in factories that produce wine? Q 6: Is it permissible to work in factories of canning bacon or any other kind of meat that exists in France? Is it permissible to work as an accountant in one of the usurious banks?

A 5,6,7: It is not permissible to work in factories that produce wine. Whether carrying the grapes to or in the factory, pressing wine, packing, shipping, storing, or fixing its machines, etc., as this entails co-operation in sin. The same ruling is applied to canning bacon and working in usurious banks. Allah (Exalted be He) says, ﴾but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 18201

Q: I live in Canada where I studied Refrigeration and Conditioning, which is my only field of specialty. It is well known that Shari`ah rulings are not applied in these countries, so we find different kinds of stored goods in the commercial shops. We see in the same big cold room different kinds of lawful vegetables and drinks such as milk, water and juice, as well as a partition for unlawful drinks such as wine. As for meat, we find cow, sheep and chicken, but there is pork too. is it permissible for me to fix the air-conditioners of these rooms? It is worth mentioning that I am a fresh graduate and I am not allowed to work freely directly after graduation because the Canadian law does not allow that except after three years of working at one of the certified companies in order to master the profession. I tried to migrate to Muslim countries to practice this profession but everybody asks: Do you have experience in this field? Certification alone is not enough to get me a job in this business. Now, I am confused regarding the legal ruling in the permissibility of practicing this profession until I have the experience and can migrate from this country

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or work for my own account to avoid fixing it if it is prohibited. Could you please answer this question? May Allah reward you with the best reward!

A: A: If the reality is as you have mentioned, you have to quit the mentioned work because Allah (Exalted be He) says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ May Allah facilitate the matter and make it easy for you to find another job. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The seventh and seventeenth questions of Fatwa no. 19504

Q 7: what is the ruling on opening a Play Station store? The children play games which have animations of men and women, car races, and so on. They have to insert coins into these machines to watch or take part in the games until the time assigned according to the coin is over. Kindly be informed that men and women are allowed to enter the store.

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A: It is impermissible to open the store described above as it involves acts prohibited according to Islamic law.

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Q 17: What is the ruling on renting land or shops in non-Muslim countries to people who sell wine or pork or for usurious banks?

A: renting land or shops to those who use them for unlawful purposes such as selling wine or pork or dealing with usury and so on, is Haram (prohibited) whether this takes place in Muslim or non-Muslim countries. This is because doing so is tantamount to helping others in sin and transgression while Allah (Glorified and Exalted be He) says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11908

Q: I have been working in a store for two years, and I have 150 (a hundred and fifty) Pounds as a monthly salary, but I have become doubtful, or almost certain

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that my job is not valid due to the following: a- The store owner keeps his money in a Riba (usury) - based bank, in what is called a current account. b- He sometimes trades in cigarettes which are prohibited as you know. c- He practices Bay` Al-Gha'ib (Absent Sale of goods) and does the same in purchasing.

A: It is impermissible for you to work for whoever sells cigarettes, for this is assisting in sin and transgression, and Allah (Glorified be He) forbidds this when He says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 16457

Q: I live in a European country. Most of the people here work in newspaper distribution, and these newspapers contain advertisements for alcohol and prostitution. Some people also work in the distribution of

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supermarket advertisements, most of which are about alcohol. Some other people work in restaurants which serve forbidden meat and drinks. Everybody says that this is their source of living. It might not be lawful money, but there are no other jobs in their countries. If there are no jobs, some people become corrupt and others steal. What is the ruling on this?

A: It is impermissible to distribute newspapers that contain advertisements for alcohol and prostitution. It is also impermissible to work in restaurants which serve alcohol and pork, or shops that sell alcohol and other prohibited goods. A person should seek their sustenance in a lawful way, as Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him.﴿ (Surah Al-Talaq, 65: 2-3). Allah (Exalted be He) also says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 10333

Q: A landlord rented out his house to a tenant who turned it into a bar for selling alcoholic drinks. Upon hearing about this, the landlord demanded the tenant to leave the house, but due to some reason he failed to do that. The question is: Will there be any sin upon the landlord if he continues to leave the tenant to use the house for such unlawful purposes? Houses at our residential area are rented out without pre-conditions. What is the ruling on renting a place for people who turn it into bars or wine shops?

A: Studying the question closely, the Committee issued the following Fatwa: The landlord will be held sinful if he continues to leave the tenant to proceed with his evil practices at the former's house as this involves supporting him in committing sin and transgression. Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 10651

Q: In Algeria there is a corporation that produces beverages made from orange, apple, and lemon. However, it also produces wines and beer. what is the ruling on working in this corporation? I will quit my job until I know whether it is Halal (lawful) or not. Please notify me and show the evidence.

A: There is nothing wrong with the lawful good beverages produced by the corporation. On the other hand, the evil intoxicant beverages produced by the same corporation are Haram (prohibited). Therefore, you should avoid working in this place as helping it in the lawful activities falls under helping in the other forbidden activities. Allah (Glorified and Exalted be He) forbids cooperating in sin and aggression, as He says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 14363

Q 1: Some people work in distributing advertisements and they would put posters in front of doors. Every supermarket has a special flier and there are advertisements about shops that sell shoes, furniture and foodstuffs. There are shops that advertise rice, sugar, alcohol, cows, sheep and pork. What is the ruling on distributing such advertisement? Some people who distribute advertisements about foodstuffs throw advertisements that advertise alcohol and pork in the trash without telling the owners of these advertisements. Moreover, they receive the fees for distributing them. What is the ruling on this money? Some European scholars said: "Alcohol and pork are lawful in the legal law of those people." Does it mean that we can work in shops that serve alcohol and pork flesh? What is the ruling on this? May Allah reward you well!

A: Muslims are not permitted to sell alcohol or pork. Neither are they permitted to cooperate

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with others in promoting forbidden items by marketing, advertising or posting advertisements that promote them. Doing so is a type of cooperation in evil and transgression. Allah (Exalted be He) forbids this in His statement: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ The money received by the employee in return for posting advertisement of prohibited commodities is unlawful even if he throws these advertisements away. Moreover, throwing advertisements of unlawful commodity in the trash does not permit him to receive this money as it is a form of taking people's money illegally. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11728

Q: I am a Muslim veterinarian who is temporarily residing in the Netherlands. The reason why I travelled to the Netherlands was to look for work. As your Eminence knows, people here do not necessarily work in the fields of their specialization. More specifically, I would like to inform you that - all praise be to Allah Alone - I refused to work for some restaurants that sell pork because I regarded their wages as Haram (prohibited). Even though work opportunities are very rare, as your Eminence knows; I obtained a job in a hotel - all praise be to Allah Alone. All I do is clean rooms, tidy up beds, and change the bedding. However, some time after I had started working in this hotel; I came to know that its owner mentions in the advertisements that the hotel welcomes male homosexuals. Even though many families stay in the hotel, I am worried about welcoming homosexuals. All I need to know is whether my work at this hotel is considered Haram (prohibited) bearing in mind that work opportunities here are very rare. Should I continue in the same work or should I abandon it? Waiting for your reply!

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A: It is impermissible for you to work in such a hotel for this involves co-operation in sin and transgression. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15979

Q: Someone is offered work as an accountant in a hotel and because he needs to increase his income, he wants to know the ruling on this work. It should be noted that alcohol is served in this Hotel. There are also swimming pools where men and women mix together in addition to discos.

A: It is not permissible to work in hotels where prohibited things are committed and intoxicants are sold. Working there is an act of cooperation in misdeed and transgression. So, you have to seek the lawful and good work and have glad tidings with good and best outcome. Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ He also says: ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ May Allah guide and facilitate things for you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 18929

Q: My husband has been working as an auditor for a hotel that sells alcohol and holds parties for 20 years. We depend on this income to pay for the food, drink, and accommodation for us and our three children. Is this money considered to be Haram (prohibited) or Halal (lawful)? If it is Haram, how can we make Tawbah (repentance to Allah) for this money, after we have maintained ourselves with the food and drink bought with it and used it to raise our children? What is the Islamic opinion on the matter? May Allah reward you with the best!

A: working in hotels that sell alcohol is Haram, as it is cooperating in sin and transgression. Allah (Exalted be He) says (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ Accordingly, the income acquired from working in this hotel is Haram. As to what you mentioned about depending on this money to provide food and drink and raise your children, it is obligatory on you to make sincere Tawbah for the past and to dispose of the remaining money as Sadaqah (voluntary charity). Your husband also must stop working in this hotel and look for a Halal way to earn a living. Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him.﴿

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 5254

Q: Is it permissible for me to design nameplates, seals, and promotional material for banks that deal in Riba (usury/interest) - may Allah purify us from it? Am I also sinful to design such items for photographic shops and shops that sell music tapes? Please advise me in detail about this.

A: It is not permissible to cooperate with those who commit Islamically prohibited deeds in their perpetration of these wrongs, such as dealing in Riba and taking photographs as a profession and earning money from doing so. The same applies to those who sell Haram (prohibited) music tapes. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

(Part No. 14; Page No. 435)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17571

Q: A Muslim man is asking a question; he says that he has a workshop for repairing chairs, tables, and the like. The owner of a big hotel in Kenya - which is owned by a non-Muslim company - asked him to repair some of the hotel's chairs and tables, knowing that people sit at these tables and chairs to eat pork and drink alcohol. Is it permissible for a Muslim merchant to cooperate with these people to repair their chairs and tables for a fixed fee? Please advise us and may Allah reward you with the best!

A: It is not permissible for a Muslim to cooperate with the people you mentioned to repair the chairs and tables that people use to sit and eat pork and drink alcohol, with or without fees. This is because it falls under cooperating in sin, which Allah forbade saying (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 17687

Q: I read Fatwa no. 204 in 9/2/1402 A.H. in a book entitled "Fatawa Islamiyyah (Islamic Fatwas)", vol. 3, p. 351, on the subject of working in restaurants that serve alcohol and pork. I live in France and I am married and have children. The following is a description of my problem: There is hardly any work here, but this is not a valid justification to save me from my Lord's Punishment. The biggest misfortune is that I live in a non-Muslim environment. For example, it was only after long hard struggle that my wife started to perform Salah (Prayer) and observe Sawm (Fast). I do not think that she will ever be convinced if I tell her the truth, and that she will accept and be happy with Allah's Rulings; this would surely lead to divorce and the destruction of my family. The law in this country gives custody to the mother, and I am afraid that my children would leave their father's religion. My question is: Should I leave my job working in a factory that processes pork and other things, even if it leads to divorce or can I continue working here? Please benefit me and may Allah benefit you and grant us all success!

A: If the reality is as you mentioned, it is not permissible for you to continue in this job, as it falls under the heading of cooperating in sin and transgression, which Allah forbade saying (what means):

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﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ We advise you to look for another job, acting upon Allah's Promise: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ Anyone who gives up something for Allah's Sake, Allah will compensate them with something better than it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18871

Q: Is it permissible to lease the license of a hotel, which, in addition to other hotel services, also sells alcoholic beverages to anyone who wants them? Is the money acquired through leasing such a license Halal (lawful) or Haram (prohibited)? Please give us a Fatwa (legal opinion issued by a qualified Muslim scholar) and may Allah reward you!

A: It is not permissible to lease a hotel license if it serves alcoholic beverages, such as wine and the like, that facilitates

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the committing of prohibited acts, as this falls under cooperating in sin and transgression, as well as fighting against Allah and His Messenger. Allah (Exalted be He) says (what means): ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ Furthermore, it is not permissible to lease this license at all, as a license can only be used by the person to whom it was given, and for the specific purpose it was given. This is so, unless the purpose is Haram (prohibited) or help in doing something Haram. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second and third questions of Fatwa no. 4142

Q 2: what is the ruling on working in tourist shops, which are open in summer and sell lawful goods, not beer?

A: If the case is as you have described, there is no harm as the workers sell lawful goods.

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Q 3: what is the ruling on renting out furnished flats for resort-goers?

A: It is permissible to rent out flats for resort-goers provided that the flats are not likely to be used for evil purposes; in which case renting them out will be prohibited. The reason is that this entails co-operation in sin and transgression which Allah has prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 7333

Q: I work for the Arab Construction Company. The company is currently constructing a tourist city called Al-Salam Tourist Village which includes villas, flats and beach resorts overlooking the sea at Al-`Ajamy district in Alexandria. This village is designated as a summer resort for the district-goers. The village is located among other resorts or more precisely all the coastal areas at Al-`Ajamy district are used as summer resorts. People who come to these resorts never behave with proper Islamic decorum. Lack of jealousy is deeply planted in them as men and women swim in the sea together in the so called "bikini". It is noteworthy to mention that Al-`Ajamy district is located at the far end of Alexandria and the inhabitants of that district are notorious for a higher degree of moral decline and disobedience of Allah, Lord of all creation

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than inhabitants of downtown districts. Moral decline has even reached the streets surrounding the resorts and tourist villages. The owner of the company asked the opinion of Shaykh Muhammad Husayn who permitted the purchasing and renting of the village provided that purchasing or renting of the flats should be investigated. The maximum effort done as a means of investigation was to ensure that purchase agreements of the flats were not concluded with Christians. Purchase contracts have to be concluded only with Muslims, regardless of their being conservative or not. The seemingly conservative Muslims who buy villas or flats at this village are as few as can be counted on the fingers of one hand. The majority of buyers seem to lack absolute respect for the Shari`ah of Allah, some of them shave their beards, others are smokers, others allow their wives to go to such a far extreme of displaying their charms. As we know, in Egypt people are suffering from a housing crisis. Besides, buyers will not purchase housing units at this tourist village for the purpose of residence because they are sold to be transferred in a person's possession. Only few people can afford to buy such housing units. They can afford to buy other housing units downtown at the same price for the purpose of residence. Thus the housing units at these tourist villages are only rented out as summer resorts. It is difficult to live in them during the winter because of the lack of services and severe low weather temperature dictated by the location. The questions are: 1-What is the ruling on the construction of such towns and villages where corruption is predominant? 2- What is the ruling on workers at these construction companies? It should be noted that the company

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has other projects inside the country. 3- What is the ruling on employees at the construction site, be they engineers, contractors, or ordinary employees? 4- What is the ruling on the architect who designs such towns?

A: First: If the reality is as you have mentioned, it is prohibited to construct these tourist towns as this involves enabling evil people to spread corruption on earth and co-operating with them in spreading it. **Second:** It is prohibited for a Muslim to have any sort of job at these companies,

whether as a contractor, a supervising engineer, an architect, a builder, a manager or a clerk as this entails supporting sin and transgression and helping in the spread of evil and corruption. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 9501

Q 2: is it Haram (prohibited) or Halal (lawful) to work as a labor contractor? That person

gathers people to work for somebody else, who in return gives him money, as well as giving the workers their wages.

A: If the case is as you mentioned, it is permissible to do this job, if the work itself is lawful. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 9456

Q 1: My father receives a pension which does not fulfill the needs of the seven members of our family. this obliged our mother to work as a seamstress. She sews clothes for women but these clothes reveal their `Awrah (private parts of the body that must be covered in public). What is the ruling on the money she earns?

A: If the case is as you have described, her job and the money she earns are Haram (prohibited). She should repent to Allah, abandon her job, and look for another lawful job to earn lawful money. There are many ways to lawful earnings. Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿

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Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 7636

Q: Someone owns a building that has several apartments in one of the summer resorts. He leases it during the summer to the resort visitors. Some of those leaseholders use this building for recreational purposes for themselves and their families, whereas others use it for unlawful activities during this period. The owner of the building who agrees to rent to unknown people can not choose or define the type of people who want to rent the building. Is it permissible for him to contract with such people? what is the ruling on the money he receives from the rent? Is it permissible to sell the building to people who will most likely use it for the same purpose?

A: Indeed, permission stands for the basic rule regarding such matters. However, if the owner knows that a leaseholder uses the building as a place for unlawful entertainment and other

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forbidden acts, he is prohibited to lease the building, for it will be a form of cooperating in sin and transgression. Moreover, the same applies to the purchaser to whom the building is offered for sale. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4893

Q1: I have a shop near Al-Madinah Al-Munawwarah. It is a joint property that belongs to my brother and me. We did not find any one to rent it except for one person who wants to open a cafe in it. This means that he will serve hookahs and bring a TV. It should be noted that this shop is in front of a Masjid (mosque). Only one street separates it from the Masjid. Is it permissible for us to rent our shop to such a person who wants to do what we mentioned above?

A: It is not permissible to rent the shop to a person who wants to use it for unlawful work, because this involves cooperation in committing sin and transgression. Allah prohibits this saying, ﴾but do not help one another in sin and transgression.﴿ This ruling applies to the case you have asked about. Besides, this cafe will cause harm to whoever enters or leaves the Masjid and to the people who offer Salah (Prayer). You should be patient

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until you find another person who rents your shop for another lawful purpose. Have glad tidings of good reward from Allah as He (Glorified be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 7406

Q 3: What is your opinion - May Allah guide you - regarding a person who rents a shop or suchlike to someone who is a photographer or a hairdresser who shaves beards? What is the ruling on taking fees for this job?

A: The general rule is that renting shops is permissible, however if a person knows or seems to know that the renter will use it in a prohibited way such as photography, selling alcohol, shaving beards or other prohibited matters, he will not be allowed to rent it to him.

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Fatwa no. 10821

Q: My father owns a shop and he rented it to a man who then rented it to another man who sells musical CDs. I told my father that this is Haram (prohibited), and that he should terminate the lease. However, the man who rented the shop from my father is the one who rented it to the man who sells the musical CDs. I then read a book which states that it is Haram to rent a shop to such people. I told this to my father and gave him the book, but he was not convinced. He told me that it is the songs that are prohibited, not the rent. I insisted on my opinion, and we argued. I decided to write to your Eminence so that you can clarify to my father the danger of what he is doing, as he has asked me to provide evidence on the prohibition.

A: It is impermissible to rent a shop to a person who sells musical instruments and tapes, because this is considered cooperation in prohibited things and promotion of falsehood, as Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

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Fatwa no. 15386

Q: What is the ruling on renting shops to people who use them in selling different commodities including tobacco or to the owners of bookshops who sell different magazines including indecent magazines?

A: One of the conditions of permissible Ijarah (a lease for a lawful identified use or a hiring agreement) is to hire things for lawful benefit. Selling tobacco and indecent magazines is not lawful work. The owner of the shop should stipulate that the renter should not use his shop in an unlawful business, in case he does not trust him. If the renter breaches this condition, it will then become permissible for the owner of the shop to cancel the rent agreement.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 5931

Q: I have a piece of land on the way to the cemetery. I want to rent it out. The tenant wants to establish a cafe in which smoke and water pipes are served. Would it be sinful to take the land rental value? Please advise. May Allah reward you.

A: It is not permissible for a Muslim to rent out land to anyone who will use it for unlawful matter such as serving water pipes and smoking, because this is cooperation in sin and transgression. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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Fatwa no. 19120

Q: I rented out my courtyard to the Culture and Arts Association. Nevertheless, I am not at ease with this so I hope your Eminence could guide me in this regard. It may be important to mention that

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this association encourages art, acting, and the revival of folklore. May Allah grant you success and keep you for the sake of benefiting Islam and Muslims.

A: It is impermissible to rent the property which is mentioned in the question to whomever commits sins in it such as singing and having unlawful fun. Similarly, it is impermissible to rent it to whomever sells Haram (prohibited) items like instruments of singing or Taswir (painting, drawing, sculpture, and photography), tobacco, or wanton magazines. This is because doing the foregoing involves helping in sin and transgression which Allah forbids. He (Exalted be He) says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20347

Q: We are a contracting firm that maintains and repairs buildings. We are offered jobs in this field in barbers' shops that shave beards, and other places such as:

banks, photographic studios, music recording studios, shops that sell narghile and tobacco, and public coffee shops. May Allah reward you with the best and may you benefit Islam and the Muslims with your knowledge! May peace and blessings be upon our Prophet Muhammad!

A: If the reality is as you mentioned, it is not permissible for your company to enter into contracts to construct, maintain, or repair the buildings that you mentioned in your question, because they are means for using what is prohibited by Allah. One of the rules of the Shari'ah (Islamic law) is that the means have the same ruling as the ends. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 6815

Q 1: I am a plumber and sometimes, due to the nature of my work, I go to beaches and cabins in Alexandria where I live. Is my work considered an act of

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cooperation in sin and transgression? It is worth mentioning that the people in such places and times whether male or female are predominantly characterized with lecherousness, lewdness and exposure of the `Awrah (private parts of the body that must be covered in public). If I have gained some money from this work, what should I do with it? Could you kindly advise?

A: It is better for you to earn your living through lawful means which are not doubtful and use your profession which Allah facilitates for you (sanitary) in places other than beaches and cabins because they are places of Fitnah (temptation) and most of the people who go there are evil people. Fixing their sanitation will help and provide them with luxury which will facilitate residing there. Going to these places for plumbing will result in mixing with the evil and bad people. To be safe, you should stay away from these places of Fitnah. As for the money you gained from your work that you have done, we seek Allah to forgive you for the earning that you consumed. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 7509

Q: I am running a shop for selling and renting non-prohibited video tapes, that is to say; the ones circulated in the market. Is the revenue earned from

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this business Halal (lawful) or Haram (prohibited)?

A: It is impermissible to work at the video shops which exist in the markets nowadays, for the great evil and vices existing. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15408

Q: I am sending you this letter concerning earning one's living by working in selling audio stereo tapes. This is not a hobby for me, and I do not listen to songs; I only run the tapes for the people who come to buy them. I have been doing this job for fifteen years. Some scholars told me that this job is Haram (prohibited) and impermissible to do. I know that anything that was accumulated from prohibited things deserves to be in Hellfire. Is this true? Am I a sinner, and is this job Haram? Please advise, given that the stereo tapes include music and songs by male and female singers. May Allah reward you.

A: Your job is Haram, and the income you earn is Haram as well. You should

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quit this job and get rid of the ill-gotten money. Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 14168

Q: Your Eminence, I have two dear people; one of them works in a shop that sells song cassette tapes while the other works in a shop that sells videotapes. I advised them to abandon their work. I told them that their work and the money they gain from it are unlawful and that their work involves cooperation in committing sins and transgression and disobedience to Allah and His Messenger (peace be upon him). They say that if their work is unlawful, the state would prohibit it. They add that if they leave it, they may not find another job. We hope that your Eminence will advise them and all those who have the same view with regards to such works which cause the spread of corruption and vice among Muslims and all this is against our great religion.

A: It is not permissible to work in recording materials that contain

songs, music or indecent pictures on cassette and video tapes. It is unlawful to gain money from this. A Muslim should be keen on doing things that benefit him in this world and in the Hereafter, that draw him closer to Allah and His Paradise and that saves him from His Wrath and Hell-fire. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13016

Q: is it permissible for me to work as a bookkeeper for a professional photographer? He takes photos of beings with souls and also inanimate objects. My work would be to prepare the accounts and invoices for all the photos; answer phone calls and meet customers; and deliver photos to customers, among which would be photos of living beings, including photos of unveiled women and photos of wedding parties. May Allah reward you with the best!

A: If the reality is as you mentioned, it is not permissible for you to work as a bookkeeper for this person, because doing so would be helping in commission of Haram (prohibited) things.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 13590

Q 1: we work as carpentars for a company that is constructing a tourist village on the coast. It came to our knowledge that this village will be dedicated for parties that includes music and singing for foreigners. Are we permitted to work for that company?

A: It is impermissible for you to work for this company, because this is a form of cooperation in sin and transgression. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 12652

Q: I am a calligrapher that I make posters and advertisements for some stores, bars, and musical bands. However, I have come to know from a fellow brother that it is Haram (prohibited) to

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make posters for bars and musical bands, because I will then be participating in their sinful work. Please give me a Fatwa on this issue; whether it is Halal (lawful) or Haram. I hope Your Eminence will send me an answer because I am really confused.

A: It is not permissible for you to make posters and advertisements for bars and musical bands, because this is a form of helping them to continue their prohibited work. Allah (Glorified and Exalted be He) forbids Muslims to cooperate in sin. Allah (Exalted be He) says: (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.) May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Fatwa no. 15897

Q: I am a young man working in aircraft maintenance in the electronics section. Each aircraft has a video set that we are ordered to fix if it is out of order. The set shows Arabic and Western movies which are filled with

obscene women, music and singing. What is the ruling on repairing this appliance?

A: It is not permissible to repair the appliances that are used to display Haram (prohibited) scenes, because this is a form of cooperating in evil. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 16818

Q 1: What is the ruling on a monthly salary that is received for working in a cinema? What is the ruling on a daily wage that is received for selling cigarettes, or audio and video tapes? Moreover, what is the ruling on (male) Muslims who perform Salah (Prayer) in their homes (not in the mosque) except for Jumu`ah (Friday) Prayer and Salat-ul-`Eid (the Festival Prayer)?

A: wages that are earned for working in a cinema or selling cigarettes are Haram (prohibited). This is because such work is Haram and thus money which is received for them is Haram. On the other hand, congregational Salah is Wajib (obligatory) on every Muslim (male) that can hear the Adhan (call to Prayer) for the Messenger (peace be upon him) said, ﴾Whoever hears the call (to Salah) and does not come to it, then there is no (reward for the) Salah for him except with an excuse.﴿ Besides, the Prophet (peace be upon him) intended to go to the houses of those who did not come to perform Salah in congregation, and set fire to their houses while they were inside.

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Fatwa no. 17997

Q: I work as an architect for a pious and virtuous man. Very recently his business activities have been expanded. He bought carpets, chairs and lamps to hire out for wedding ceremonies. 1- Is it permissible for me to work for this man as an organizer of wedding ceremonies which are often associated with music, drum beating and playing of songs? 2- Is there any doubt about the lawfulness of the money I charge from the owner of this institution? 3- Is it permissible to rent out any of the buildings constructed by the institution for the purpose of holding wedding ceremonies? Give us your Fatwa, may Allah reward you with the best!

A: The basic rule regarding various transactions like selling, buying, renting and the like is that they are permissible. Prohibition only materializes upon the existence of evidence. Some forms of transactions have been forbidden on the basis of evidence. Accordingly, anything that is inherently forbidden or provides a means for doing something unlawful

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or is sought as a means to do something unlawful is basically prohibited. If the person who hires these things is more likely to use them for prohibited purposes like playing music, or beating drums or allowing free intermixing between men and women or playing vulgar songs, it will be prohibited to hire them out. There is nothing wrong, however, if women use Duff (a tambourine-like instrument without bells) in a wedding ceremony as it is part of the marriage announcement. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 19769

A person used to buy or rent video tapes, and after watching such degraded and useless movies and series, he returns them to their owner. This person repented to Allah (Exalted be He) but he owes the owner of the tapes a sum of money and he does not know the exact amount. Should this person give this money back to the owner of the video tapes or pay it in charity on his behalf? Kindly give us your Fatwa (legal opinion issued by a qualified Muslim scholar). May Allah reward you the best.

A: it is not permissible to buy or sell tapes that include forbidden material,

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and both people should repent to Allah (Exalted be He) from this deed. If the person who rented the tapes asked for his money, this should be refered to the legal court. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19928

Q: Are the incomes of the people who sell dissolute magazines, cigarettes, and alcohol Halal (lawful) or Haram (prohibited)?

A: working in stores and places where cigarettes, dissolute magazines, and alcohol are sold is prohibited. These products are evil and so is their earning. Whenever a certain material is forbidden, its price, sale, and purchase is also forbidden. Accordingly, the income of working in such stores or places where forbidden things are sold is Haram. Such occupations promote evil, damage people's religion and life, and support wrongdoing and transgression. Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

In his Musnad, Imam Ahmad related on the authority of Ibn `Umar (may Allah be pleased with them) from the Prophet (peace be upon him) who said, ﴾Khamr (intoxicant) has been cursed in ten aspects: the very Khamr itself has been cursed, the one who drinks it, the one who pours it, the one who sells it, the one who buys it, the one who squeezes it (the grapes etc), the one for whom it is squeezed, the one who carries it, the one to whom it is carried and the one who consumes its price.﴿ Imam Al-Tirmidhy and ibn Majah narrated a similar version. Whoever works in the said stores is obliged to get rid of the income he receives for his work. He may spend the money in charitable activities such as giving them to the poor and needy. Moreover, he has to repent to Allah, quit this work, and search for another place where he can earn Halal money. Whoever abandons something for the sake of Allah, Allah compensates him with something better than it. Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ He (Exalted be He) also says, ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 3079

Q 1: Can someone work as a barber provided that he does not shave beards? Can one receive fees for that work?

A: Shaving the beard is prohibited. One is not permitted to work as a barber shaving beards as it is considered cooperation in sin and transgression. Allah forbids this in His statement, (but do not help one another in sin and transgression.) However, working as a barber to cut men's hair without shaving beards is not prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 16462

Q 2: What is the ruling on shaving the beard to get a job? It is known that a person who grows his beard cannot find a job. Is a person who shaves his beard to get a job sinful?

A: It is not permissible for a man to shave his beard, as the Prophet (peace be upon him) ordered us to let the beard grow and forbade imitating the disbelievers in shaving it. Therefore, it is not permissible to shave the beard

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to get a job since ways of seeking provision are many, thanks to Allah. He (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 18389

Q 3: I have a barber who used to shave men's beards, but after I was advised, I made him stop shaving them. Is there any sin upon me for the past deed?

A: You have done well by stopping the barber from shaving beards, and you should repent to Allah (Exalted be He) for the past. This is because shaving or shortening the beard is an act of disobedience to Allah (Glorified and Exalted be He), as the Messenger (peace be upon him) has ordered that the beards should grow, and to shave and overtrim the moustache, Allah (Glorified be He) says: (And whatsoever the Messenger (Muhammad صلى الله عليه وسلم) gives you, take it; and whatsoever he forbids you, abstain (from it).) and: (And all of you beg Allâh to forgive you all, O believers, that you may be successful)

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He (Glorified be He) also says: (whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 18116

Q 2: A religious person works in a cake factory. They told him that he should shave his beard or else he would be dismissed. His bad financial circumstances force him to stay at this work. Is it permissible for him to shave his beard in order to stay at his work in the factory?

A: It is not permissible to shave your beard in order to keep your job even if your employer asks you to do so. The Prophet (peace be upon him) said, (There is no submission in matters involving Allah's disobedience or displeasure.) So you should seek for Allah's Provision through a different way.

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Allah (Glorified and Exalted be He) says, (And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).) (And He will provide him from (sources) he never could imagine.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12070

Q: Your excellence, I own a series of stores which are prepared for lease. I have rented one of these stores to a barber for a monthly fee. When I attended a religious lecture, one of the people responsible for the lecture issued a Fatwa to the effect that the rent fees of a barber are unlawful as he shaves beards. Could you kindly advise me in this regard? Are the rent fees of a barber unlawful and should I take it or not? I hope you will explain the matter quickly. May Allah reward you with the best!

A: It is not permissible to rent a shop to a person who shaves beards because this will help him continue doing something which is commonly known as prohibited. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

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Fatwa no. 11742

Q: i work for a relative who takes drugs, consumes Khamr (intoxicants) and does not observe the performance of Salah (prayer). I offer Salah and try as much as I can to hold fast to the Prophet's Sunnah (whatever is reported from the Prophet) but he mocks at anything related to the Din (religion). Sometimes, he asks me not to pray and suggests that I offer all the prayers at the end of the day in order not to delay his work. Is it permissible for me to work with him? It is important to note that if I refuse to work with him my mother will be sad. What should I do? May Allah reward you well! Please note that my employer performed Hajj some years ago.

A: It is not permissible to work with this man as this leads to cooperation in sin and transgression and involves obeying a creature in disobedience to the Creator.

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The first question of Fatwa no. 9850

Q 1: What is the ruling on an employee in a company, center or factory who is not permitted to offer Salah (prayer) at its due time and who may be unable to find another job if he leaves this one?

A: Salah is the second pillar of Islam. A Muslim should offer it at its due time and if a person cannot perform the prayers because of his conditions at work, he should quit his job and Allah (Exalted be He) will compensate him with a better one. Allah (Glorified and Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ Allah (Glorified be He) also says: ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ It is not permissible for a Muslim to obey a creature in acts of disobedience to the Creator, as the Prophet (peace be upon him) said, ﴾"Truly, obedience is only in what is good."﴿ He (peace be upon him) also said, ﴾"There is no obedience to a creature in matters involving disobedience to the Creator."﴿

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Fatwa no. 18964

Q: some partners in a company agreed to fix a monthly salary for one of them who will run the company and this role has nothing to do with profit or loss. Is this agreement permissible? What should they do if it is not permissible? May Allah guide you to what is good!

A: There is no harm in assigning a fixed monthly salary for one of the partners in return for the work he does in the company, apart from his share in the profits. The Prophet (peace be upon him) said, ("Muslims are bound by their conditions.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15495

Q: Most companies give their employees some privileges, such as

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giving the employee the right to choose between having a flat to live in with his family or an allowance that equals the value of this flat. These companies forbid any other person from using the flat other than the employee himself. However, it has become a widespread practice among employees that they lease the flats for people who are not working for the company. What is the ruling on the money that is gained in this case? Is it Halal (Lawful) or Haram (prohibited)? We hope that Your Eminence would clarify this matter which has become a widespread evil. Please keep in mind that this deed on the part of the employees is in contradiction with the regulations of the company and is punishable.

A: If the company system stipulates that only the employee is entitled to lodging that is provided by the company, then he is not permitted to rent it to someone else, because this contradicts the condition that was established between the company and its employees. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18199

Q: Is it permissible to ride in a car that has an amulet in it that the owner believes in? I do not believe in this type of Shirk (associating others with Allah in His Divinity or worship), such as Khamisah (hand-shaped talisman worn against the evil eye), rosary beads, etc., that people depend upon instead of Allah. I reject them and oppose them, as they take you out of Islam. Does traveling in such a car take me out of Islam? Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) on this and may Allah reward you with the best!

A: wearing amulets and hanging them in cars and shops is not permissible, as it is minor Shirk. The Prophet (peace be upon him) said, ("Anyone who wears an amulet has committed Shirk.") and ("Incantations, amulets and love-charms are Shirk.") Therefore, wearing amulets is prohibited, even if they include the Qur'an, according to the more correct of the two opinions of the scholars, because the evidence that forbids the wearing of amulets is general and there is no evidence to make it specific. Wearing amulets is a means to Shirk; therefore, the prohibition on wearing amulets blocks the means leading to Shirk and preserves the sanctity of the Qur'an. Anyone who wants to get into a car in which an amulet is hung should remove it, because this is a way of refuting Munkar (that which is unacceptable or disapproved of by Islamic law and Muslims of sound intellect). Nevertheless, hanging these amulets does not take one out of Islam, because it is minor Shirk, as long as the owner does not believe that they can bring benefit or remove harm instead of Allah. Traveling with this person will not harm you, as long as you do not accept this and you express your disapproval of the act. The Prophet (peace be upon him) said, ("Anyone of you who sees an evil action, let them change it with their hand (by taking action); if they cannot, then with their tongue (by speaking out); and if they cannot, then with their heart (by hating it and feeling that it is wrong); and that is the weakest of Iman (faith).") (Related by Muslim in his "Sahih [Book of Authentic Hadith]")

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Third question of Fatwa no. 5848

Q 3: is it unlawful for a Muslim to wash dogs and pigs? What is the ruling on someone whose job is to wash them? Can the person wash himself from the impurities of these two animals in the same way he washes a utensil licked by a dog seven times using sand in one of them, or is there any other way? How can a person purify himself after slaughtering a pig? Taking into consideration that he cannot find any other job. Why are dogs and pigs impure?

A: Washing dogs and pigs is unlawful. Therefore, it is not permissible for a Muslim to practice this as a profession, as it entails coming into contact with impurities without necessity. It has been authentically reported that the Messenger of Allah (peace be upon him) said, ﴾If a dog drinks from the utensil of anyone of you, it is essential to wash it seven times.﴿ (Agreed upon by Al-Bukhari and Muslim). It has also been reported by Ahmad and Muslim that, ﴾"The purification of a vessel belonging to one of you, if a dog licks it, is to wash it seven times, the first time with earth."﴿

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Washing a pig is more grievous compared to washing a dog and thus, this person should leave his job. Allah (Exalted be He) says, ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 19620

Q 2: My cousin has a large van and he agreed with a Shi`ite living in Madinah to transport him and his furniture to Makkah Al-Mukarramah. After my cousin had done so, he was told that the fee he received was Haram (prohibited) and that he should not have transported the Shi`ite. Is it true that this fee is Haram? What should my cousin do with the sum that he received from this Shi`ite?

A: It is impermissible to transport to Al-Haram anyone who makes Du`a' (supplication) to other than Allah (Exalted be He) such as Al-Husayn or any other creature of Allah. Similarly, it is impermissible to do so for someone who seeks the protection of the dead whether they are paid for this or not. The proof for the foregoing is the saying of Allah (Exalted be He): ﴾O you who believe (in Allâh's Oneness and in His Messenger Muhammad صلى الله عليه وسلم)! Verily, the Mushrikûn (polytheists, pagans, idolaters, disbelievers in the Oneness of Allâh, and in the Message of Muhammad صلى الله عليه وسلم) are Najasun (impure). So let them not come near Al-Masjidal-Harâm (at Makkah) after this year﴿ and: ﴾but do not help one another in sin and transgression.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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muslims serving non-muslims

Fatwa no. 1850

Q: Is it Mubah (permissible) for a Muslim to serve food to non-Muslims? If this is Mubah, is it also Mubah to do so during the daytime of Ramadan?

A: Islam is the Din (religion) of tolerance, easiness, and facility. At the same time, it is the Din of justice. The ruling on Muslims serving non-Muslims differs depending on the Muslims' intention when doing so. If their intention is to create harmony between themselves and non-Muslims to call them to Islam and save them from Kufr (disbelief) and deviation, this is considered a noble intention. It is important to mention that amongst the established principles of Shari`ah (Islamic law) is that the means acquires the rulings of their goals, i.e. when a goal is Wajib (obligatory), its means is also Wajib and visa versa. However, if the Muslims do not have a Shar`y (Islamic legal) intention in serving non-Muslims; they should not do so. The foregoing relates to serving non-Muslims with Mubah food. However, serving them unlawful types of food and drinks such as pork and wine, this is absolutely impermissible for doing so is disobedience to Allah (Exalted be He), obedience to non-Muslims, and giving priority to the pleasure of non-Muslims over the rights of Allah while it is Wajib on Muslims to adhere to their Din. On the other hand, serving non-Muslims food during the daytime in Ramadan is absolutely impermissible for doing so is tantamount to helping them to commit something which is declared

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Haram (prohibited) by Allah (Exalted be He). It is well-established through the purified Shari`ah that non-Muslims are also meant by the principles and branches of Islam. Observing Sawm (Fast) in Ramadan is definitely one of the pillars of Islam and doing so is Wajib on non-Muslims along with the condition of its validity, meaning, embracing Islam. Accordingly, it is impermissible for Muslims to help non-Muslims to abandon something that Allah (Exalted be He) has made Wajib on them. Similarly, it is impermissible for Muslims to serve non-Muslims in a way that humiliates and degrades the former while serving them food. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 3859

Q 1: What is the ruling on working in non-Muslim countries, such as Europe or America? Does the ruling change if a person works for another Muslim in Muslim-based organizations in a non-Muslim country?

A: A Muslim should migrate from the lands of Kufr (disbelief) to Muslim lands so as to safeguard their religion, increase Muslim unity, and cooperate with them to establish the rites of Islam, because then, they will find many ways to earn their living Bi'idhn-il-Allah (Allah willing) as well as a respectable and blessed life among Muslims. They will also be secure in their religion as long as

they fear Allah, for Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ Based on this, it is known that the work of a Muslim in the lands of Kufr, while being able to migrate to Muslim lands is impermissible whether they work for Muslims or not. Yet, their work for a Kafir is more prohibitive, because of the anticipated danger and humiliation, but if a person is a scholar or practices Da`wah (call to Islam), and expects to influence kuffar (disbelievers) by means of Da`wah, has a clear evidence to convince them, and is not expected to fall into Fitnah (sedition) in Din (religion) or within themselves, they are allowed to stay amongst kuffar in order to fulfill their duty in Da`wah to Allah (Exalted be He) and to help in spreading Islam. At the same time, anyone who is weak and has no ability to migrate, will be excused if he resides amongst the Kuffar, but their Muslim brothers should help them to migrate to a country where they feel safe for their Din. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 1832

Q 2: Is it Haram (prohibited) or Halal (lawful) for a Muslim laborer in Germany to take wage for work?

A: The basic rule in engaging the services of a person and giving them money in return for work is lawfulness. This is because Allah (Glorified and Exalted be He) says: (Then if they give suck to the children for you, give them their due payment) The Messenger of Allah (peace be upon him) said - as related by Al-Bukhari and Muslim: (Allah (may He be Exalted) has said: 'I am an opponent of three (types of) people on the Day of Resurrection: One who makes a covenant in My Name but proves treacherous, one who sells a free person (as a slave) and devours his price, and one who hires a laborer and gets the job done by him but does not pay him his wages.') However, if the laborer working for another Muslim or a non-Muslim does a prohibited work, such as pressing or selling wine, selling or serving the flesh of swine, or being engaged in Riba-based transactions which should not be done nor participated in, then the wage taken by the Muslim laborer is Haram because it is earned

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from a prohibited form of work. Allah (Glorified be He) says: (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.) May Allah grant us success. May peace and blessings be upon our Prophet Muhammad, his family, and Companions.

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The first question of Fatwa no. 4047

A 1: is it permissible for me to work for a non-Muslim employer who does not allow me to perform Salah (Prayer) at its due time and does not allow me to perform Jumu`ah (Friday) Prayer?

A: If the reality is as you have mentioned, it will not be permissible for you to continue in this work where the employer prevents you from performing obligatory Salah (Prayer) and Jumu`ah Prayer at their due times. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 5488

Q 3: What is the islamic ruling on someone who works in the public sector, although we all know that most of the money of the government is the produce of usurious dealings and alcohol selling. Is it lawful to have a government job? Civil workers seek to benefit their family from the pension they receive after he dies as no pension is provided for freelance working. We live in a country where there is no Bayt-ul-Mal (Muslim treasury).

A: There is nothing wrong in working in a non-Muslim country as long as the kind of work done does not involve disobeying or helping to disobey Allah. There is nothing wrong with you receiving your salary from the mixed treasury of the state. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12377

Q: i prepare marble for the Muslim owner of a workshop, but he always gets contracts from churches. Among the things i work on are altars, crucifixes, and other things that conform to their creed.

I am old now and am not able to learn a new profession or work with another workshop owner. I also cannot stop working, as I have no capital savings and I have a big family. Please give me a Fatwa (legal opinion issued by a qualified Muslim scholar) and may Allah benefit you!

A: It is not permissible for you to do this work, as it is cooperating in sin and transgression, which Allah (Glorified and Exalted be He) forbade saying (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ If you exert efforts in searching for a Halal (lawful) way to make a living, Allah will make it easy for you. Allah (Glorified and Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ He (Glorified and Exalted be He) also says: ﴾and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 14607

Q 1: what is the ruling on a Muslim who works as a guard of a church?

A: It is not permissible for a Muslim person to work as the guard of a church because this involves cooperation with them in committing sins. Allah (Exalted be He) prohibits cooperation in committing sins as He (Exalted be He) says, ﴿but do not help one another in sin and transgression.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 14334

Q: Is it permissible for a Muslim soldier to guard churches, bars, cinemas, amusement centers such as casinos, or liquor stores?

A: It is not permissible to work in guarding churches, liquor stores, and amusement centers such as cinemas or the like, as it is cooperating in sin and transgression. Allah (Glorified be He) forbids cooperation in sin, saying (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 19893

Q: is it permissible for a Muslim employed as a builder to build churches for Kafirs (disbelievers)?

A: It is not lawful for a Muslim, who believes in Allah and the Last Day, to build a church or any place of worship that is not founded on the Islam with which Allah sent Muhammad (peace be upon him). This is because it is one of the most major ways of supporting Kufr (disbelief) and displaying its rituals. Allah (Glorified and Exalted be He) says in this regard (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 20262

Q: One friend from Riyadh phoned me seeking the religious decision concerning a case he faces: he has a villa for rent. The Philippine embassy offered to rent it to open a private school for their non-Muslim children. Is it permissible for him to lease the villa to the embassy? Please give us your Fatwa. May Allah reward you!

A: It is impermissible to lease the said villa to be used as a school for teaching non-Islamic beliefs. It is a sort of cooperation in sin and aggression prohibited by Allah in His saying, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ Whoever abandons something for the sake of Allah, Allah will provide a better reward for him. Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ We appreciate your concern to free yourself from doubtful matters.

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May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 18909

Q: A Somalian Muslim woman wrote to me saying that she is working now in Sweden and her name is Fahma Ahmad. Her question is as follows: For a few years I worked as a maid for a Christian family, and my job involved serving Khamr (intoxicants). I quit that kind of job, Praise be to Allah. I would like to know the ruling on the money I acquired from that job, and if I could perform Salah (Prayer) in the clothes that I purchased with that money. If that money is mixed with other money that I earned lawfully, what is the ruling in that case? I hope that your Eminence would give me a Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard. May Allah reward you.

A: This money earned from your job as a maid for a Christian family and which involved serving wine for them, is ill-gotten money that you should get rid of and if you could, pay it in charity. The same applies to your clothes that you bought with that money. It is preferable to get rid of that money by paying it as charity and use the Halal (lawful) money, and if you know the amount of ill-gotten money, then you should dispose of it in charity in order to fulfill your duty, but if you do not,

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then you may split the money into two halves and pay one part in charity and make use of the other in lawful ways. This would apply if you knew that your work is Haram (prohibited), but if you did not know in the past but now you know the religious ruling on it and so you quit this work and repent to Allah (Exalted be He), then there is no sin on you for what is past, for Allah (Glorified and Exalted be He) says concerning those who deal with Riba: (whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 15921

Q 3: What is the ruling on the money gained by working for a non-Muslim?

A: there is nothing wrong if a Muslim is hired to work for a non-Muslim provided that the work they do is known to be Islamically permissible, like building a wall, selling a lawful commodity or any other similar

lawful business. This is based on the incident in which `Aly (may Allah be pleased with him) is reported to have hired himself to bring water from the well that belonged to a Jew in return for some dates. It was reported on the authority of Ibn `Abbas (may Allah be pleased with him) that (`Aly ibn Abu Talib hired himself as a water carrier for a Jew. He used to take one date for every bucket.) Narrated by Al-Bayhaqy and Ibn Majah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 8063

Q 1: Is it permissible to rent houses to the People of the Book or to immoral Muslims? Some religious scholars say that it is unlawful to do so as a non-Muslim will commit acts of disbelief, worship the cross, eat pork and drink wine in this house and an immoral Muslim will drink wine, listen to music and songs in it. They add that if the landlord knows they will commit such abominable acts in his house, it is unlawful for him to rent it to them as this involves

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cooperation in committing sin and transgression. We need your advice with evidence. Thanks.

A: The basic ruling is that it is permissible to rent a house or a shop to the people of the Book who have the Muslims' covenant of protection. However, if the landlord knows that the renter will use his shop or house for an unlawful purpose such as selling wine, gambling and the like, it will be unlawful for him to rent it to them because this involves cooperation in committing sin and transgression whether the renter is a disbeliever or a Muslim sinner and whether the hired place is a house or a shop or whatever. Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Out of Allah's Grace, Volume 14 of Fatwa of the Permanent Committee is finished. Following it is Volume 15 which starts with (The ruling on working for an employer who deals in usury) from chapter of Ijarah